

# 主題性住戶統計調查 第十一號報告書

## Thematic Household Survey Report No. 11

受供養父母的特徵

Characteristics of Dependent Parents

對改善居所的冀望

Aspiration for Improvement in Accommodation

居所按揭利息款項

Home Mortgage Interest Payment

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# 1 引言 Introduction

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## 背景

1.1 為了應付政府各決策局及部門對各類社會事項的統計數據的需求，政府統計處於一九九九年開始進行一系列的主題性住戶統計調查。統計處將各決策局及部門就其所需各類社會專題的統計資料而提議進行的專題訪問結集，組成不同的主題性住戶統計調查，然後外判予私營市場調查公司進行。

1.2 每一輪的主題性住戶統計調查均是獨立及涵蓋全港的統計調查，並且委托私營市場調查公司進行。統計處在這些統計調查中擔任協調及管理的角色，並負責監察承辦商的工作，以確保承辦商所提供的服務能夠符合統計標準。

## 本報告書所包括的專題

1.3 政府統計處在二零零一年八月至十月期間，進行了一項主題性住戶統計調查，從住戶搜集有關受供養父母的特徵、對改善居所的冀望，以及居所按揭利息款項等資料。

## 統計調查方法簡述

1.4 在經科學方法抽選的樣本內，約 7 200 個住戶接受了訪問，回應率為 76%。

1.5 在每個接受訪問的住戶中，統計員向戶主或一名對所涉及的專題有所認識的人士進行有關對改善居所的冀望及居所按揭利息款項的專題訪問，同時亦向所有十五歲及以上的人士進行有關受供養父母的特徵的專題訪問。

## Background

1.1 In order to meet the requests from Government policy bureaux and departments for statistical data on various social issues, the Census and Statistics Department (C&SD) started a series of Thematic Household Survey (THS) in 1999 such that certain enquiries for statistical information on social topics proposed by individual bureaux / departments are packaged together to form different rounds of THS and contracted-out to private research firms.

1.2 Each round of THS is an independent, territory-wide survey commissioned to a private research firm. The C&SD plays a co-ordination and management role in the THS and is responsible for monitoring the work of the contractor to ensure that the service delivered by the contractor in connection with the THS is statistically acceptable.

## Topics included in this report

1.3 A round of THS was conducted during August to October 2001 to collect information from households on the characteristics of dependent parents, aspiration for improvement in accommodation and home mortgage interest payment.

## Brief description of survey method

1.4 Some 7 200 households within a scientifically selected sample were successfully enumerated, constituting a response rate of 76%.

1.5 In each enumerated household, the household head or a knowledgeable person was selected for interview in respect of the enquiries on the aspiration for improvement in accommodation and home mortgage interest payment, while all persons aged 15 and over were selected for interview in respect of the enquiry on the characteristics of dependent parents.



1.6 根據從受訪住戶所搜集的資料，可推論全香港住戶及人口的有關情況(有關統計調查所涵蓋的人口範圍及統計調查方法詳情，請參閱本報告書附錄一)。

### 數字進位

1.7 由於進位關係，統計圖表內個別項目加起來可能與總數略有出入。

### 代號

1.8 ‘-’ 代表「零」。

1.6 Based on information collected from the interviewed households, the situation related to all households and the entire population in Hong Kong can be inferred (please see [Appendix 1](#) of this report for more detailed description of the survey coverage and methodology).

### Rounding of figures

1.7 Owing to rounding, there may be a slight discrepancy between the sum of individual items and the total as shown in the tables and charts.

### Symbol

1.8 ‘-’ signifies nil.

## 2 統計調查結果摘要 Summary of survey findings

### 受供養父母的特徵

- ◆ 約1 678 100名十五歲及以上人士在過去十二個月內有供養其父母，佔所有十五歲及以上人士的 30.1%。
- ◆ 在該1 678 100人中，57.8%與受供養父母同住；39.9%非與受供養父母同住；而餘下的2.3%則兩者皆有。
- ◆ 在1 008 600名在過去十二個月內有供養同住父母的十五歲及以上人士中，逾半(57.6%)是與兩名受供養父母同住，而38.9%則與一名受供養父母同住。另外 3.5%是與三名及以上受供養父母同住。
- ◆ 對於該些有供養同住父母的人士而言，供養同住父母的每年支出中位數為\$25,000。
- ◆ 在708 900名在過去十二個月內有供養非同住父母的十五歲及以上人士中，逾半(53.7%)供養兩名非同住父母；37.6%供養一名；及 8.7%供養三名及以上。
- ◆ 對於該些有供養非同住父母的人士而言，供養非同住父母的每年支出中位數為\$30,000。
- ◆ 在統計時，約有1 117 000名受供養父母。他們當中，逾半(53.5%)只由同住子女供養；21.5%只由非同住子女供養；而餘下的25.0%則同時由同住及非同住子女供養。

### Characteristics of dependent parents

- ◆ Some 1 678 100 persons aged 15 and over had supported their parents' living in the past twelve months, constituting 30.1% of all persons aged 15 and over.
- ◆ 57.8% of those 1 678 100 persons were living together with their dependent parents; 39.9% were living apart from their dependent parents; and the remaining 2.3%, both.
- ◆ Of the 1 008 600 persons aged 15 and over who had supported the living of their parents whom they lived with in the past twelve months, over half (57.6%) were living with two dependent parents while 38.9% were living with one dependent parent. Another 3.5% were living with three and more dependent parents.
- ◆ For those persons who had supported the living of their parents whom they lived with, the median annual expenditure for supporting the dependent parents whom they lived with was \$25,000.
- ◆ Of the 708 900 persons aged 15 and over who had supported the living of their parents living apart in the past twelve months, over half (53.7%) supported two parents living apart; 37.6% supported one; and 8.7% supported three and more parents.
- ◆ For those who had supported the living of their parents living apart, the median annual expenditure for supporting the dependent parents living apart was \$30,000.
- ◆ There were some 1 117 000 dependent parents at the time of enumeration. Among them, over half (53.5%) were supported only by children whom they lived with; 21.5% were supported only by children living apart and the remaining 25.0% were supported both by children whom they lived with and those living apart.

**對改善居所的冀望**

- ◆ 在統計時，約有137 500個住戶表示多數會/可能會在未來十二個月內轉換現時的居所，佔全香港所有住戶的 6.6%。
- ◆ 在 130 200 個非因為移民/離開香港而多數會/可能會在未來十二個月內轉換現時的居所的住戶中，最普遍提及的打算轉換現時的居所的原因為「改善居所」(該 130 200 個住戶中 72.5%提及此原因)，其中包括「遷往較大/較佳的居所」(45.1%)、「遷往環境較佳的地區(例如：位處學校網、空氣素質較佳等)」(27.6%)及「想擁有自置物業」(13.1%)。
- ◆ 在該 130 200 個住戶中，約 18.8%表示多數會/可能會在一至兩個月內轉換現時的居所；8.0%，三至四個月內；18.2%，五至六個月內；及 19.6%，七個月及以上。他們平均預計轉換現時居所的時為 5.7 個月。約三分之一(35.4%)表示沒有為轉換現時的居所而定下時間表。
- ◆ 在該 130 200 個住戶中，63.3%希望他們的新居「交通方便」，其次為「環境寧靜/接近大自然」(38.1%)及「租金/樓宇按揭供款廉宜」(25.0%)。
- ◆ 至在該1 949 400個表示可能不會/一定不會在未來十二個月內轉換現時的居所的住戶，他們普遍提及的不打算轉換現時居所的原因包括「未有經濟能力轉換現時的居所」(47.7%)、「滿意現時的居所」(42.5%)、「住慣現時的居所，不想改變」(24.6%)及「不想增加經濟負擔」(20.0%)。

**Aspiration for improvement in accommodation**

- ◆ Some 137 500 households indicated that they would very / quite likely change their current accommodation in the coming twelve months at the time of enumeration, constituting 6.6% of all households in Hong Kong.
- ◆ Of the 130 200 households which would very / quite likely change their current accommodation (but not due to the reason of emigration / leaving Hong Kong) in the coming twelve months, the most commonly cited reason for intending to change the current accommodation was “for improvement in accommodation” (as cited by 72.5% of those 130 200 households), including “to move to a larger / better accommodation” (45.1%), “to move to a district with better environment (e.g. within school network, fresher air, etc.)” (27.6%) and “desire to have a self-owned property” (13.1%).
- ◆ Among those 130 200 households, some 18.8% indicated that they would very / quite likely change their current accommodation within 1-2 months; 8.0%, 3-4 months; 18.2%, 5-6 months; and 19.6%, 7 months and over. The average anticipated time of changing the current accommodation was 5.7 months. Around one-third (35.4%) indicated that they did not have any specific time frame of changing the current accommodation.
- ◆ 63.3% of those 130 200 households expected their new accommodation to have “convenient location”, followed by “quiet environment / close to natural environment” (38.1%) and “lower rent / mortgage payment” (25.0%).
- ◆ Regarding those 1 949 400 households which would quite unlikely / definitely not change their current accommodation in the coming twelve months, the major reasons cited by them for not intending to change their current accommodation were “no financial ability to do so” (47.7%), “satisfied with current accommodation” (42.5%), “got used to the current accommodation, did not want to change” (24.6%) and “did not want to increase financial burden” (20.0%).

**居所按揭利息款項**

- ◆ 在統計時，約524 000個住戶居住在有按揭或貸款的自置屋宇單位內，佔全香港所有住戶的 25.1%。
- ◆ 318 800 個住戶(佔所有居住在私人永久性房屋的住戶的 29.3%)居住在有按揭或貸款的私人永久性屋宇單位內，而205 200個住戶(佔所有居住在資助出售單位內的住戶的 56.7%)則居住在有按揭或貸款的資助出售單位內。
- ◆ 在該 524 000 個住戶中，70.4%以聯權共有形式擁有有關物業，而其餘 29.7%的住戶則獨自擁有業權。
- ◆ 居住在資助出售單位的住戶及私人永久性房屋的住戶在購買物業時所借取的按揭或貸款中位數分別為 \$765,000 及 \$1,300,000。
- ◆ 居住在資助出售單位的住戶每月支付的按揭供款及借貸還款中位數為\$6,000，而居住在私人永久性房屋的住戶的相應中位數則為\$11,000。
- ◆ 居住在資助出售單位的住戶及私人永久性房屋的住戶在過去十二個月內所支付的按揭及貸款利息數額中位數分別為\$36,000 及\$69,600。

**Home mortgage interest payment**

- ◆ Some 524 000 households were residing in owner-occupied quarters with mortgage or loan at the time of enumeration, constituting 25.1% of all households in Hong Kong.
- ◆ 318 800 households (or 29.3% of all households residing in private permanent housing) were residing in private permanent quarters with mortgage or loan, while 205 200 households (or 56.7% of all households residing in subsidized sale flats) were residing in subsidized sale flats with mortgage or loan.
- ◆ 70.4% of those 524 000 households purchased the property on a joint-ownership basis while the remaining 29.7% had sole ownership.
- ◆ The median amount of mortgage or loan borrowed by households residing in subsidized sale flats and those residing in private permanent housing at the time of purchasing the property was \$765,000 and \$1,300,000 respectively.
- ◆ The median monthly mortgage payment and loan repayment was \$6,000 for those households residing in subsidized sale flats and \$11,000 for those households residing in private permanent housing.
- ◆ The median amount of mortgage and loan interest payment paid in the past twelve months by households residing in subsidized sale flats and those residing in private permanent housing was \$36,000 and \$69,600 respectively.

## 3 受供養父母的特徵 Characteristics of dependent parents

### 引言

3.1 在每個接受訪問的住戶中，統計員訪問所有十五歲及以上的人士，以搜集有關受供養父母的特徵的資料。

3.2 在是項統計調查中，受訪者被問及他們有否在過去十二個月內供養父母；若有，則被問及他們是否與受供養父母同住、同住/非同住的受供養父母數目、供養父母的每年支出及受供養父母的特徵等資料。

### 概念及定義

3.3 受供養父母是指任何人士，接受由子女(包括同住或非同住)提供的金錢上的照顧。在是項統計調查中，受供養父母的定義廣泛地也包括：配偶的父母、繼父母、養父母、祖父母、外祖父母、繼祖父母及養祖父母。

3.4 供養者是指任何人士，聲稱需要負責同住父母全部/部分的生活費的人士；或者雖然非與父母同住，但聲稱在過去十二個月內，曾支付多於\$12,000(包括定期或不定期支付的金額)給其受供養父母的人士。

### 統計調查的主要結果

#### 甲. 有關供養者的分析

3.5 根據是項統計調查的結果，在統計時全香港的5 583 900名十五歲及以上人士中，約有1 678 100人在過去十二個月內有供養其父母，佔所有十五歲及以上人士的30.1%。他們當中，57.8%與受供養父母同住；39.9%非與受供養父母同住；而餘下的2.3%則兩者皆有。(圖3.1及表3.1)

### INTRODUCTION

3.1 Within each enumerated household, all persons aged 15 and over were interviewed in respect of the enquiry on the characteristics of dependent parents.

3.2 In this survey, the respondents were asked whether they had financially supported their parents' living in the past twelve months and if so, whether they were living together with their dependent parents, the number of dependent parents whom they lived with and those who lived apart, the annual expenditure for supporting their dependent parents and the characteristics of their dependent parents.

### CONCEPTS AND DEFINITIONS

3.3 Dependent parents were defined as those who received monetary support from their children either living or not living together with them. Dependent parents in this enquiry were broadly defined to include parents-in-law, stepparents and grandparents as well.

3.4 Supporting children were defined as those who were living together with their parents and claimed that they were partly or fully responsible for their parents' living; or those who were not living together with their parents but claimed that they had contributed more than \$12,000 (including contributions on regular or irregular basis) to their dependent parents in the past twelve months.

### MAJOR FINDINGS OF THE ENQUIRY

#### A. Analysis on supporting children

3.5 It was estimated that of the 5 583 900 persons aged 15 and over in Hong Kong at the time of enumeration, some 1 678 100 had supported their parents' living in the past twelve months, constituting 30.1% of all persons aged 15 and over. Among them, 57.8% were living together with their dependent parents; 39.9%, were living apart from their dependent parents; and the remaining 2.3%, both. (Chart 3.1 and Table 3.1)

*年齡及性別*

3.6 按年齡組別分析，二十至二十九歲及三十至三十九歲人士在過去十二個月內有供養父母的百分比比較高，分別為51.3%及50.2%。十五至十九歲人士和六十歲及以上的長者的相應百分比則較低，分別為4.8%及2.2%。男性有供養父母的百分比(34.8%)高於女性的相應百分比(25.6%)。(表3.2a)

*教育程度*

3.7 教育程度愈高的人士中有供養父母的百分比愈高。不同教育程度的人士的有關百分比分別為專上教育程度人士的48.8%；中學/預科教育程度人士的35.0%與小學及以下教育程度人士的9.0%。(表3.2b)

*經濟活動身分*

3.8 在從事經濟活動人士中，45.3%在過去十二個月內有供養父母。至於該些非從事經濟活動人士，則只有4.5%有供養父母。(表3.2c)

*個人每月入息*

3.9 按個人每月入息分析，個人每月入息愈高的人士有供養父母的百分比似乎愈高，有關百分比介乎每月入息少於\$5,000的人士的7.0%與每月入息為\$30,000-\$39,000的人士的66.6%。(表3.2d)

*同住的受供養父母數目*

3.10 在該1 008 600名在過去十二個月內有供養同住父母的十五歲及以上人士中，逾半(57.6%)是與兩名受供養父母同住，而38.9%則與一名受供養父母同住。另外3.5%是與三名及以上受供養父母同住。整體而言，他們平均與1.6名受供養父母同住。(表3.3a)

*Age and sex*

3.6 Analysed by age group, persons aged 20-29 and 30-39 had higher percentages of having supported their parents' living in the past twelve months, at 51.3% and 50.2% respectively. The corresponding percentages were lower for persons aged 15-19 and older persons aged 60 and over, at 4.8% and 2.2% respectively. The percentage of persons who had supported their parents' living was higher for males (34.8%) than their female counterparts (25.6%). (Table 3.2a)

*Educational attainment*

3.7 The percentage of persons who had supported their parents' living increased with educational attainment. The respective percentages were 48.8% for those persons with tertiary educational attainment; 35.0% for those with secondary / matriculation educational attainment and 9.0% for those with primary educational attainment and below. (Table 3.2b)

*Economic activity status*

3.8 Among the economically active persons, 45.3% had supported their parents' living in the past twelve months. Regarding those economically inactive persons, only 4.5% had supported their parents' living. (Table 3.2c)

*Monthly personal income*

3.9 Analysed by monthly personal income, the percentage of persons having supported their parents' living appeared to be higher for persons with higher monthly personal income, ranging from 7.0% for those persons with monthly income less than \$5,000 to 66.6% for those with monthly income of \$30,000-\$39,999. (Table 3.2d)

*Number of dependent parents whom they lived with*

3.10 Of those 1 008 600 persons aged 15 and over who had supported the living of their parents whom they lived with in the past twelve months, over half (57.6%) were living with two dependent parents while 38.9% were living with one dependent parent. Another 3.5% were living with three and more dependent parents. On average, they were living together with 1.6 dependent parents. (Table 3.3a)

*供養同住父母的每年支出**Annual expenditure for supporting the dependent parents whom they lived with*

3.11 至於該些有供養同住父母的人士，約 23.6% 在過去十二個月內支付 \$12,000 及以下作為供養父母的生活費用；25.8% 支付 \$12,001-\$24,000；19.7% 支付 \$24,001-\$36,000；及 11.2% 支付 \$36,001-\$48,000。他們供養同住父母的每年支出中位數為 \$25,000。 (表 3.3b)

3.11 For those who had supported the living of their parents whom they lived with, some 23.6% paid \$12,000 and below to support their parents' living in the past twelve months; 25.8% paid \$12,001-\$24,000; 19.7% paid \$24,001-\$36,000; and 11.2% paid \$36,001-\$48,000. The median annual expenditure for supporting the dependent parents whom they lived with was \$25,000. (Table 3.3b)

*非同住的受供養父母數目**Number of dependent parents living apart*

3.12 在該 708 900 名在過去十二個月內有供養非同住父母的十五歲及以上人士中，逾半 (53.7%) 供養兩名非同住父母；37.6% 供養一名；及 8.7% 供養三名及以上。他們平均供養 1.7 名非同住的受供養父母。 (表 3.4a)

3.12 Among those 708 900 persons aged 15 and over who had supported the living of their parents living apart in the past twelve months, over half (53.7%) supported two parents living apart; 37.6% supported one; and 8.7% supported three and more parents. On average, they were supporting 1.7 dependent parents living apart. (Table 3.4a)

*供養非同住父母的每年支出**Annual expenditure for supporting the dependent parents living apart*

3.13 至於該些有供養非同住父母的人士，約 39.0% 在過去十二個月內支付 \$12,001-\$24,000 作為供養父母的生活費用；22.3% 支付 \$24,001-\$36,000；14.6% 支付 \$36,001-\$48,000；12.1% 支付 \$48,001-\$60,000；及 12.0% 支付 \$60,001 及以上。他們供養非同住父母的每年支出中位數為 \$30,000。 (表 3.4b)

3.13 For those who had supported the living of their parents living apart, some 39.0% paid \$12,001-\$24,000 to support their parents' living in the past twelve months; 22.3% paid \$24,001-\$36,000; 14.6% paid \$36,001-\$48,000; 12.1% paid \$48,001-\$60,000; and 12.0% paid \$60,001 and over. The median annual expenditure for supporting the dependent parents living apart was \$30,000. (Table 3.4b)

**乙. 有關受供養父母的分析****B. Analysis on dependent parents**

3.14 統計調查結果發現在統計時約有 1 117 000 名受供養父母。他們當中，逾半 (53.5%) 只由同住子女供養；21.5% 只由非同住子女供養；而餘下的 25.0% 則同時由同住及非同住子女供養。 (圖 3.2 及表 3.5a)

3.14 The survey results showed that some 1 117 000 persons were dependent parents at the time of enumeration. Among them, over half (53.5%) were supported only by children whom they lived with; 21.5% were supported only by children living apart and the remaining 25.0% were supported both by children whom they lived with and those living apart. (Chart 3.2 and Table 3.5a)

*年齡及性別*

3.15 在該 1 117 000 名受供養父母中，約三分之一(35.4%)年齡少於六十歲，30.6%年齡介乎六十歲至六十九歲及33.9%年齡在七十歲及以上。 (表 3.5a)

3.16 按性別分析，他們中約 60.4%為女性，而 39.6%則為男性。 (表 3.5a)

*經濟活動身分*

3.17 約有23.3%的受供養父母為從事經濟活動人士。另外 45.9%為退休人士及 29.0%為料理家務者。 (表 3.5b)

*Age and sex*

3.15 Of those 1 117 000 dependent parents, about one-third (35.4%) were aged below 60, 30.6% were aged 60-69 and 33.9% were aged 70 and over. (Table 3.5a)

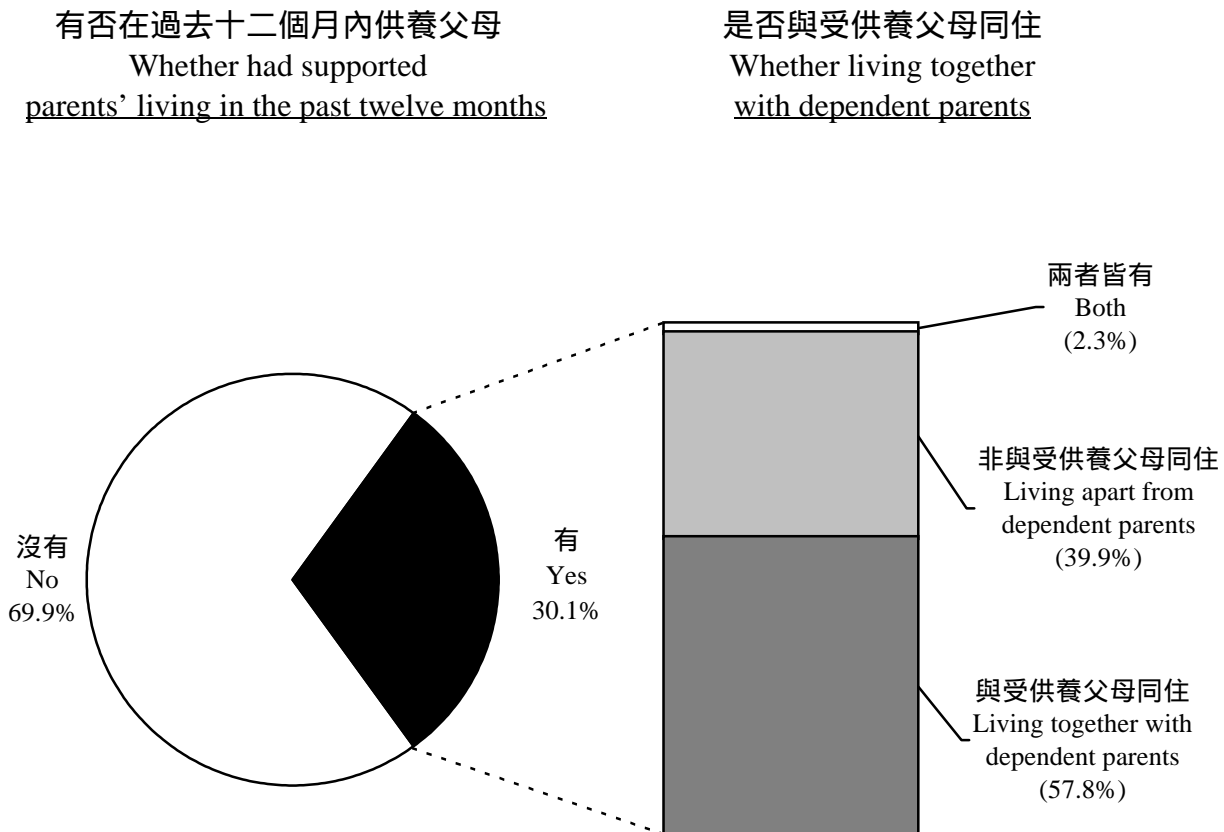
3.16 Analysed by sex, some 60.4% of them were females and 39.6% were males. (Table 3.5a)

*Economic activity status*

3.17 Some 23.3% of those dependent parents were economically active persons. Another 45.9% were retired persons and 29.0% were home-makers. (Table 3.5b)



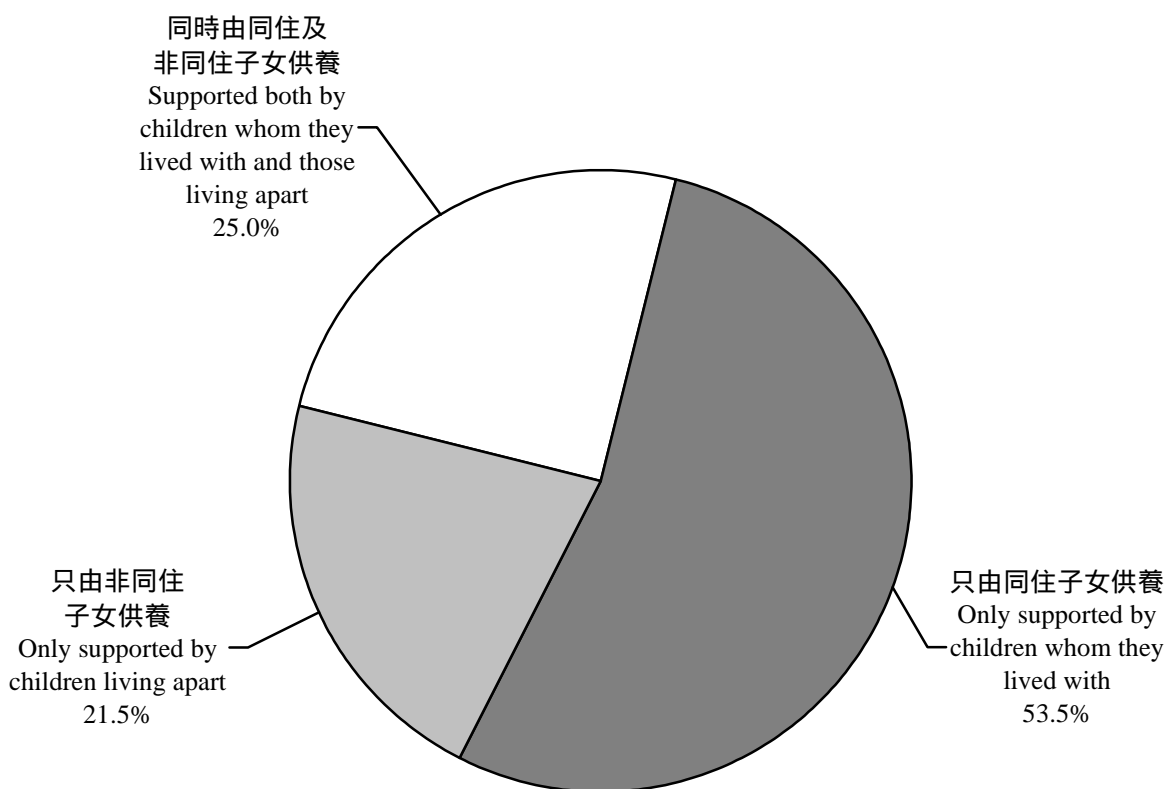
**圖3.1 按有否在過去十二個月內供養父母/是否與受供養父母同住劃分的十五歲及以上人士的百分比分布**  
**Chart 3.1 Percentage distribution of persons aged 15 and over by whether had supported their parents' living in the past twelve months / whether living together with their dependent parents**



註釋： 括號內的數字顯示在過去十二個月內有供養父母的所有十五歲及以上人士中所佔的百分比。

Note: Figures in brackets represent the percentages in respect of all persons aged 15 and over who had supported their parents' living in the past twelve months.

圖 3.2 按是否由同住子女供養劃分的受供養父母的百分比分布  
Chart 3.2 Percentage distribution of dependent parents by whether supported by children whom they lived with



**表 3.1 按有否在過去十二個月內供養父母及是否與受供養父母同住劃分的十五歲及以上人士數目**  
**Table 3.1 Persons aged 15 and over by whether had supported their parents' living in the past twelve months and whether living together with their dependent parents**

有否在過去十二個月內供養父母/ 是否與受供養父母同住 Whether had supported parents' living in the past twelve months / <i>whether</i> <i>living together with dependent parents</i>	人數 No. of persons ( '000)	百分比* %*
有 Yes	1 678.1	30.1
與受供養父母同住 <i>Living together with dependent parents</i>	969.2	17.4 (57.8)
非與受供養父母同住 <i>Living apart from dependent parents</i>	669.5	12.0 (39.9)
兩者皆有 <i>Both</i>	39.3	0.7 (2.3)
沒有 No	3 905.8	69.9
總計 Total	5 583.9	100.0

註釋： \* 括號內的數字顯示在過去十二個月內有供養父母的所有十五歲及以上人士中所佔的百分比。

Note: \* Figures in brackets represent the percentage in respect of all persons aged 15 and over who had supported their parents' living in the past twelve months.

表 3.2a 按年齡/性別及有否在過去十二個月內供養父母劃分的十五歲及以上人士數目  
 Table 3.2a Persons aged 15 and over by age / sex and whether had supported their parents' living in the past twelve months

年齡組別/性別 Age group / sex	有否在過去十二個月內供養父母 Whether had supported parents' living in the past twelve months					
	有 Yes		沒有 No		總計 Total	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
年齡組別 Age group						
15 - 19	21.5	4.8	425.3	95.2	446.8	100.0
20 - 29	505.4	51.3	479.7	48.7	985.0	100.0
30 - 39	633.7	50.2	628.9	49.8	1 262.6	100.0
40 - 49	387.8	31.9	829.5	68.1	1 217.3	100.0
50 - 59	108.3	15.7	580.8	84.3	689.2	100.0
≥ 60	21.4	2.2	961.6	97.8	983.0	100.0
性別 Sex						
男 Male	937.1	34.8	1 757.4	65.2	2 694.6	100.0
女 Female	741.0	25.6	2 148.4	74.4	2 889.4	100.0
合計 Overall	1 678.1	30.1	3 905.8	69.9	5 583.9	100.0

表 3.2b 按教育程度及有否在過去十二個月內供養父母劃分的十五歲及以上人士數目  
 Table 3.2b Persons aged 15 and over by educational attainment and whether had supported their parents' living in the past twelve months

教育程度 Educational attainment	有否在過去十二個月內供養父母 Whether had supported parents' living in the past twelve months					
	有 Yes		沒有 No		總計 Total	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
未受教育/幼稚園/小學 No schooling / kindergarten / primary	141.4	9.0	1 421.6	91.0	1 563.0	100.0
中學/預科 Secondary / matriculation	1 080.6	35.0	2 006.1	65.0	3 086.8	100.0
專上教育 Tertiary	456.1	48.8	478.1	51.2	934.2	100.0
合計 Overall	1 678.1	30.1	3 905.8	69.9	5 583.9	100.0

表 3.2c 按經濟活動身分及有否在過去十二個月內供養父母劃分的十五歲及以上人士數目  
 Table 3.2c Persons aged 15 and over by economic activity status and whether had supported their parents' living in the past twelve months

經濟活動身分 Economic activity status	有否在過去十二個月內供養父母 Whether had supported parents' living in the past twelve months					
	有 Yes		沒有 No		總計 Total	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
從事經濟活動* Economically active*	1 584.0	45.3	1 910.3	54.7	3 494.3	100.0
非從事經濟活動 Economically inactive	94.1	4.5	1 995.6	95.5	2 089.7	100.0
料理家務者 Home-makers	70.8	8.2	788.8	91.8	859.6	100.0
退休人士 Retired persons	13.7	2.0	660.7	98.0	674.4	100.0
學生 Students	5.3	1.1	495.0	98.9	500.3	100.0
其他 Others	4.3	7.8	51.0	92.2	55.4	100.0
合計 Overall	1 678.1	30.1	3 905.8	69.9	5 583.9	100.0

註釋： \* 從事經濟活動人士包括就業人士及失業人士。

Note : \* Economically active persons comprise employed persons and unemployed persons.

表 3.2d 按個人每月入息及有否在過去十二個月內供養父母劃分的十五歲及以上人士數目  
 Table 3.2d Persons aged 15 and over by monthly personal income and whether had supported their parents' living in the past twelve months

個人每月入息(港元) Monthly personal income (HK\$)	有否在過去十二個月內供養父母 Whether had supported parents' living in the past twelve months					
	有 Yes		沒有 No		總計 Total	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
< 5,000	176.2	7.0	2 352.1	93.0	2 528.3	100.0
5,000 - 9,999	399.5	38.5	638.1	61.5	1 037.6	100.0
10,000 - 19,999	652.8	51.6	611.6	48.4	1 264.4	100.0
20,000 - 29,999	229.9	57.1	173.0	42.9	402.9	100.0
30,000 - 39,999	113.3	66.6	56.9	33.4	170.2	100.0
≥ 40,000	106.4	58.9	74.2	41.1	180.6	100.0
合計 Overall	1 678.1	30.1	3 905.8	69.9	5 583.9	100.0

**表 3.3a 按同住的受供養父母數目劃分的在過去十二個月內有供養同住父母的十五歲及以上人士數目**  
**Table 3.3a Persons aged 15 and over who had supported the living of their parents whom they lived with in the past twelve months by number of dependent parents whom they lived with**

同住的受供養父母數目 Number of dependent parents living with	人數 No. of persons (‘000)	百分比 %
1	392.5	38.9
2	581.0	57.6
3	31.9	3.2
4	3.1	0.3
總計 Total	1 008.6	100.0
平均同住的受供養父母數目 Average number of dependent parents living with		1.6



**表 3.3b 按供養同住父母的每年支出劃分的在過去十二個月內有供養同住父母的十五歲及以上人士數目**

**Table 3.3b Persons aged 15 and over who had supported the living of their parents whom they lived with in the past twelve months by annual expenditure for supporting the dependent parents whom they lived with**

供養同住父母的每年支出(港元) Annual expenditure for supporting the dependent parents living with (HK\$)	人數 No. of persons (‘000)	百分比 %
≤ 12,000	237.6	23.6
12,001 - 24,000	260.5	25.8
24,001 - 36,000	198.8	19.7
36,001 - 48,000	113.4	11.2
48,001 - 60,000	100.5	10.0
≥ 60,001	97.6	9.7
總計 Total	1 008.6	100.0
每年支出中位數(港元) Median annual expenditure (HK\$)	25,000	

表 3.4a 按非同住的受供養父母數目劃分的在過去十二個月內有供養非同住父母的十五歲及以上人士數目

Table 3.4a Persons aged 15 and over who had supported the living of their parents living apart in the past twelve months by number of dependent parents living apart

非同住的受供養父母數目 Number of dependent parents living apart	人數 No. of persons (‘000)	百分比 %
1	266.3	37.6
2	380.5	53.7
3	38.9	5.5
4	22.1	3.1
5	1.0	0.1
總計 Total	708.9	100.0
平均非同住的受供養父母數目 Average number of dependent parents living apart		1.7

**表 3.4b 按供養非同住父母的每年支出劃分的在過去十二個月內有供養非同住父母的十五歲及以上人士數目**

**Table 3.4b Persons aged 15 and over who had supported the living of their parents living apart in the past twelve months by annual expenditure for supporting the dependent parents living apart**

供養非同住父母的每年支出(港元) Annual expenditure for supporting the dependent parents living apart (HK\$)	人數 No. of persons (‘000)	百分比 %
12,001 - 24,000	276.6	39.0
24,001 - 36,000	158.1	22.3
36,001 - 48,000	103.4	14.6
48,001 - 60,000	85.8	12.1
≥ 60,001	84.9	12.0
總計 Total	708.9	100.0
每年支出中位數(港元) Median annual expenditure (HK\$)		30,000

**表 3.5a 按年齡/性別及是否由同住子女供養劃分的受供養父母數目**  
**Table 3.5a Dependent parents by age / sex and whether supported by children whom they lived with**

年齡組別/性別 Age group / sex	是否由同住子女供養 Whether supported by children living with							
	只由同住子女供養 Only supported by children whom they lived with		只由非同住子女供養 Only supported by children living apart		同時由同住及非同住子女供養 Supported both by children whom they lived with and those living apart		合計 Overall	
	人數 No. of persons ('000)	百分比* %*	人數 No. of persons ('000)	百分比* %*	人數 No. of persons ('000)	百分比* %*	人數 No. of persons ('000)	百分比* %*
<b>年齡組別</b> Age group								
< 50	93.6	15.7	10.3	4.3	9.1	3.2	113.0	10.1
50 - 54	111.9	18.7	17.7	7.4	27.3	9.8	156.9	14.0
55 - 59	76.0	12.7	19.9	8.3	30.2	10.8	126.0	11.3
60 - 64	85.0	14.2	37.0	15.4	43.2	15.4	165.2	14.8
65 - 69	80.2	13.4	45.7	19.1	51.1	18.3	177.0	15.8
≥ 70	150.7	25.2	109.4	45.6	118.8	42.5	378.9	33.9
<b>性別</b> Sex								
男 Male	230.2	38.5	108.3	45.1	103.4	37.0	441.9	39.6
女 Female	367.3	61.5	131.7	54.9	176.2	63.0	675.1	60.4
<b>總計</b> Total	597.4	100.0 (53.5)	240.0	100.0 (21.5)	279.6	100.0 (25.0)	1 117.0	100.0 (100.0)

註釋： \* 括號內的數字顯示在所有受供養父母中所佔的百分比。

Note: \* Figures in brackets represent the percentage in respect of all dependent parents.

**表 3.5b 按經濟活動身分及是否由同住子女供養劃分的受供養父母數目**  
**Table 3.5b Dependent parents by economic activity status and whether supported by children whom they lived with**

經濟活動身分 Economic activity status	是否由同住子女供養 Whether supported by children living with							
	只由同住 子女供養 Only supported by children whom they lived with		只由非同住 子女供養 Only supported by children living apart		同時由同住及 非同住子女供養 Supported both by children whom they lived with and those living apart		合計 Overall	
	人數 No. of persons (‘000)	百分比* %*	人數 No. of persons (‘000)	百分比* %*	人數 No. of persons (‘000)	百分比* %*	人數 No. of persons (‘000)	百分比* %*
從事經濟活動# Economically active#	181.9	30.5	41.8	17.4	36.1	12.9	259.9	23.3
非從事經濟活動 Economically inactive	415.5	69.5	198.2	82.6	243.5	87.1	857.1	76.7
退休人士 Retired persons	225.6	37.8	137.1	57.1	149.7	53.5	512.4	45.9
料理家務者 Home-makers	179.1	30.0	55.5	23.1	89.1	31.9	323.6	29.0
其他 Others	10.8	1.8	5.6	2.3	4.7	1.7	21.1	1.9
總計 Total	597.4	100.0	240.0	100.0	279.6	100.0	1 117.0	100.0
		(53.5)	(21.5)		(25.0)		(100.0)	

註釋：\* 括號內的數字顯示在所有受供養父母中所佔的百分比。

# 從事經濟活動人士包括就業人士及失業人士。

Notes: \* Figures in brackets represent the percentage in respect of all dependent parents.

# Economically active persons comprise employed persons and unemployed persons.

## 4 對改善居所的冀望 Aspiration for improvement in accommodation

### 引言

4.1 在每個接受訪問的住戶中，統計員訪問戶主或一名清楚該住戶的居住安排的人士，以搜集有關其對改善居所的冀望的資料。

4.2 在是項統計調查中，受訪者被問及他們在未來十二個月內轉換現時的居所的意向。表示多數會/可能會在未來十二個月內轉換現時居所的住戶，再被問及其轉換現時居所的計劃，以及轉換現時居所的原因與預計轉換現時居所的時分。此外，統計員也會詢問他們對其新居的冀望及預計處置現時居所的方法。另一方面，表示可能不會/一定不會在未來十二個月內轉換現時的居所的住戶，則被問及其不打算轉換現時的居所的原因。

### 統計調查的主要結果

#### 甲. 有關轉換現時居所的意向的分析

4.3 根據是項統計調查的結果，在統計時全香港的 2 087 000 個住戶中，約 137 500 個住戶(佔全香港住戶的6.6%)表示多數會/可能會在未來十二個月內轉換現時的居所。另外23.7%表示在未來十二個月內可能不會轉換現時的居所，而69.7%則表示一定不會轉換現時的居所。(圖 4.1 及表 4.1a)

#### *房屋類型*

4.4 按房屋類型分析，居住在私人永久性房屋的住戶中，表示多數會/可能會在未來十二

### INTRODUCTION

4.1 Within each enumerated household, the household head or a person who was knowledgeable about the accommodation arrangement of the household was interviewed in respect of the enquiry on the aspiration for improvement in accommodation.

4.2 In this survey, the selected respondents were asked about their intention to change their current accommodation in the coming twelve months. For those households indicating that they would very / quite likely change their current accommodation in the coming twelve months, they were asked about the plan for changing their current accommodation, together with their reason for changing the current accommodation and anticipated time of changing the current accommodation. Furthermore, information about their aspiration for the new accommodation and anticipated means of disposing the current accommodation was also asked. On the other hand, for those households indicating that they would quite unlikely / definitely not change their current accommodation in the coming twelve months, they were asked about their reason for not doing so.

### MAJOR FINDINGS OF THE ENQUIRY

#### A. Analysis on the intention to change the current accommodation

4.3 It was estimated that of the 2 087 000 households in Hong Kong at the time of enumeration, some 137 500 households (or 6.6% of all households in Hong Kong) indicated that they would very / quite likely change their current accommodation in the coming twelve months. Another 23.7% said that they would quite unlikely change their current accommodation while 69.7% said that they would definitely not change their current accommodation in the coming twelve months. (Chart 4.1 and Table 4.1a)

#### *Type of housing*

4.4 Analysed by type of housing, a higher percentage (10.2%) of households in private

個月內轉換現時的居所的住戶所佔的百分比比較高(10.2%)。居住在資助出售單位及公營租住房屋的住戶的相應百分比分別為 3.1%及 2.6%。(表 4.1a)

#### 樓齡

4.5 統計調查結果顯示，居住在樓齡愈高的樓宇的住戶，其轉換居所的意向愈大。在該些居住在樓齡達 20 年及以上樓宇的住戶中，約 8.5%表示多數會/可能會在未來十二個月內轉換現時的居所。居住在樓齡介乎 10 至 19 年及少於 10 年的樓宇的住戶，相應百分比分別為 6.2%及 4.5%。(表 4.1b)

#### 現時居所的建築面積

4.6 住戶轉換現時的居所的意向似乎與其所居住屋宇單位的面積(以建築面積計算)有很大關係。在該些居住在面積達 92.9 平方米(即 1 000平方呎)及以上單位的住戶中，約 12.3%表示多數會/可能會在未來十二個月內轉換現時的居所。居住在面積少於 46.5 平方米(即 500 平方呎)、46.5-74.2 平方米(即 500-799 平方呎)及 74.3-92.8 平方米(即 800-999 平方呎)的單位的住戶，相應百分比分別為 5.9%、6.7%及 6.7%。(表 4.1c)

#### 住戶人數

4.7 按住戶人數分析，在該些一至兩人的住戶中，約 8.6%多數會/可能會在未來十二個月內轉換現時的居所。三至四人住戶與五人及以上的住戶的相應百分比分別為 4.6%及 2.0%。(表 4.1d)

permanent housing indicated that they would very / quite likely change their current accommodation in the coming twelve months. The corresponding percentages for households in subsidized sale flats and public rental housing were 3.1% and 2.6% respectively. (Table 4.1a)

#### Age of building

4.5 The survey results showed that the older the buildings in which the households resided, the more likely did those households intend to change their accommodation. Of those households residing in buildings aged 20 years and over, 8.5% claimed that they would very / quite likely change their current accommodation in the coming twelve months. The corresponding percentages for those households residing in buildings aged 10-19 years and less than 10 years were 6.2% and 4.5% respectively. (Table 4.1b)

#### Saleable floor area of the current accommodation

4.6 The intention of households changing the current accommodation seemed to have a close relationship with the floor area of the quarters being occupied (in terms of saleable floor area). Among those households residing in quarters with floor area of 92.9 m<sup>2</sup> (i.e. 1 000 ft<sup>2</sup>) and over, some 12.3% claimed that they would very / quite likely change their current accommodation in the coming twelve months. The corresponding percentages for those households residing in quarters with floor area of less than 46.5 m<sup>2</sup> (i.e. 500 ft<sup>2</sup>), 46.5-74.2 m<sup>2</sup> (i.e. 500-799 ft<sup>2</sup>) and 74.3-92.8 m<sup>2</sup> (i.e. 800-999 ft<sup>2</sup>) were 5.9%, 6.7% and 6.7% respectively. (Table 4.1c)

#### Household size

4.7 Analysed by household size, some 8.6% of those households with 1-2 persons would very / quite likely change their current accommodation in the coming twelve months. The corresponding percentages for households with 3-4 persons and households with 5 persons and over were 4.6% and 2.0% respectively. (Table 4.1d)

*居所租住權*

4.8 就該些居住在由僱主提供的屋宇單位或免租單位的住戶而言，約 11.5% 表示多數會/可能會在未來十二個月內轉換現時的居所；而居於租住單位的住戶的相應百分比則為 9.0%。兩者均較居住在自置單位的住戶的相應百分比(3.9%)明顯為高。(表 4.1e)

*住戶每月入息*

4.9 每月入息較高的住戶有較大的意向在未來十二個月內轉換現時的居所。約 10.1% 每月入息\$30,000 及以上的住戶表示多數會/可能會在未來十二個月內轉換現時的居所。每月入息少於\$30,000 的住戶的相應百分比為 5.3%。(表 4.1f)

*不打算轉換現時的居所的原因*

4.10 至於該1 949 400個表示可能不會/一定不會在未來十二個月內轉換現時的居所的住戶，他們普遍提及的不打算轉換現時居所的原因包括「未有經濟能力轉換現時的居所」(47.7%)、「滿意現時的居所」(42.5%)、「住慣現時的居所，不想改變」(24.6%)及「不想增加經濟負擔」(20.0%)。(表 4.2)

**乙. 有關轉換現時的居所的計劃的分析**

4.11 多數會/可能會在未來十二個月內轉換現時的居所的住戶被問及有關他們轉換現時的居所的計劃。約 41.9% 表示他們會遷離現時居住的非自置居所(包括租住、僱主提供及免租的屋宇單位)而搬往租住居所。另外 20.5% 表示會遷離現時居住的自置居所而搬往另一自置居所，而 17.3% 則表示會遷離現時居住的非自置居所而搬往自置居所。(表 4.3)

*Tenure of accommodation*

4.8 For those households residing in quarters that were provided by employers or rent-free, 11.5% claimed that they would very / quite likely change their current accommodation in the coming twelve months. The corresponding percentage for those households residing in rented quarters was 9.0%. Both percentages were significantly higher than the corresponding percentage (3.9%) for those owner-occupied households. (Table 4.1e)

*Monthly household income*

4.9 Households with higher monthly household income had greater intention to change their current accommodation in the coming twelve months. Some 10.1% of the households with monthly household income of \$30,000 and over claimed that they would very / quite likely change their current accommodation in the coming twelve months. The corresponding percentage for those households with monthly household income less than \$30,000 was 5.3%. (Table 4.1f)

*Reason for not intending to change the current accommodation*

4.10 Regarding those 1 949 400 households which would quite unlikely / definitely not change their current accommodation in the coming twelve months, the major reasons cited by them for not intending to change their current accommodation were “no financial ability to do so” (47.7%), “satisfied with current accommodation” (42.5%), “got used to the current accommodation, did not want to change” (24.6%) and “did not want to increase financial burden” (20.0%). (Table 4.2)

**B. Analysis on the plan for changing the current accommodation**

4.11 Households which would very / quite likely change their current accommodation in the coming twelve months were asked about their plan for changing their current accommodation. Some 41.9% indicated that they would move out from the current non-owner-occupied accommodation (including quarters that were rented, provided by employer and rent-free) and move into a rented accommodation. Another



4.12 按房屋類型分析，居住在私人永久性房屋而在未來十二個月內有轉換現時居所的意向的住戶中，約 42.4% 表示他們會在未來十二個月內遷離現時居住的非自置居所而搬往租住居所，而逾半(52.2%)居住在公營租住房屋而在未來十二個月內有轉換現時居所的意向的住戶表示他們亦有相同的計劃。至於該些居住在資助出售單位而在未來十二個月內有轉換現時居所的意向的住戶中，約 43.8% 表示他們會遷離現時居住的自置居所而搬往另一自置居所。(表 4.3)

20.5% would move out from the current owner-occupied accommodation and move into another owner-occupied accommodation, while 17.3% would move out from the current non-owner-occupied accommodation and move into an owner-occupied accommodation. (Table 4.3)

4.12 Analysed by type of housing, some 42.4% of the households in private permanent housing with intention to change their current accommodation in the coming twelve months claimed that they would move out from the current non-owner-occupied accommodation and move into a rented accommodation in the coming twelve months, while over half (52.2%) of the households in public rental housing with intention to change their current accommodation in the coming twelve months also had the same plan. For those households in subsidized sale flats with intention to change their current accommodation in the coming twelve months, some 43.8% indicated that they would move out from the current owner-occupied accommodation and move into another owner-occupied accommodation. (Table 4.3)

#### 打算轉換現時居所的原因

#### *Reason for intending to change the current accommodation*

4.13 在 130 200 個非因為移民/離開香港而多數會/可能會在未來十二個月內轉換現時的居所的住戶中，最普遍提及的打算轉換現時的居所的原因為「改善居所」(該 130 200 個住戶中 72.5% 提及此原因)，其中包括「遷往較大/較佳的居所」(45.1%)、「遷往環境較佳的地區(例如：位處學校網、空氣素質較佳等)」(27.6%)及「想擁有自置物業」(13.1%)。其他普遍提及的原因為「遷往較小/較廉宜的居所」(11.2%)、「家庭情況改變」(4.8%)及「現時居所維修/拆卸」(4.2%)。(表 4.4a)

4.13 Of the 130 200 households which would very / quite likely change their current accommodation (but not due to the reason of emigration / leaving Hong Kong) in the coming twelve months, the most commonly cited reason for intending to change the current accommodation was “for improvement in accommodation” (as cited by 72.5% of those 130 200 households), including “to move to a larger / better accommodation” (45.1%), “to move to a district with better environment (e.g. within school network, fresher air, etc.)” (27.6%) and “desire to have a self-owned property” (13.1%). Other commonly cited reasons were “to move to a smaller / cheaper accommodation” (11.2%), “change of family situation” (4.8%) and “repair / demolition of current accommodation” (4.2%). (Table 4.4a)

#### 預計轉換現時居所的時限

#### *Anticipated time of changing the current accommodation*

4.14 在該 130 200 個住戶中，約 18.8% 表示多數會/可能會在一至兩個月內轉換現時的居

4.14 Among those 130 200 households, some 18.8% indicated that they would very / quite likely

所；8.0%，三至四個月內；18.2%，五至六個月內；及 19.6%，七個月及以上。他們平均預計轉換現時居所的時為 5.7 個月。約三分之一(35.4%)表示沒有為轉換現時的居所而定下時間表。(表 4.4b)

4.15 按房屋類型分析，居住在不同房屋類型的住戶的平均預計轉換現時居所的時介乎 5.0 個月與 5.8 個月。(表 4.4b)

### 對新居的冀望

4.16 在該 130 200 個住戶中，約 63.3%希望他們的新居「交通方便」，其次為「環境寧靜/接近大自然」(38.1%)、「租金/樓宇按揭供款廉宜」(25.0%)、「有購物商場/食肆」(17.5%)、「有康樂/會所設備」(15.4%)及「接近工作地點」(14.7%)。居住在不同房屋類型的住戶對新居的冀望大致相同。(表 4.4c)

### 預計處置現時居所的方法

4.17 至於在轉換居所後處置現時居所的方法，該130 200個住戶普遍提及的選擇為「退租/退還給業主」(60.6%)及「出售」(22.9%)。(表 4.4d)

4.18 按房屋類型分析，居住在私人永久性房屋的住戶最普遍提及的選擇是「退租/退還給業主」(64.7%)，而居住在資助出售單位的住戶最普遍提及的選擇為「出售」(48.4%)。至於該些居住在公營租住房屋的住戶，他們最普遍提及的選擇是「退租/退還給業主」(59.1%)。(表 4.4d)

change their current accommodation within 1-2 months; 8.0%, 3-4 months; 18.2%, 5-6 months; and 19.6%, 7 months and over. The average anticipated time of changing the current accommodation was 5.7 months. Around one-third (35.4%) indicated that they did not have any specific time frame of changing the current accommodation. (Table 4.4b)

4.15 Analysed by type of housing, the average anticipated time of changing the current accommodation for households residing in different types of housing ranged from 5.0 months to 5.8 months. (Table 4.4b)

### Aspiration for the new accommodation

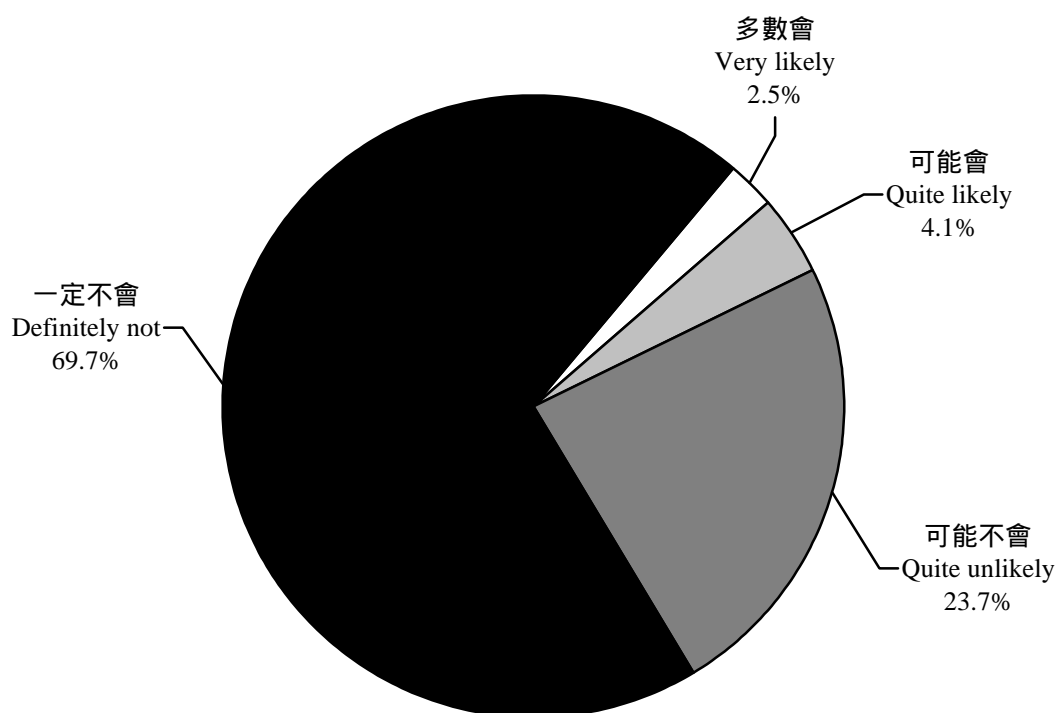
4.16 Among those 130 200 households, some 63.3% expected their new accommodation to have “convenient location”, followed by “quiet environment / close to natural environment” (38.1%), “lower rent / mortgage payment” (25.0%), “had shopping arcade / restaurants” (17.5%), “had recreational / clubhouse facilities” (15.4%) and “near the workplace” (14.7%). Households in different types of housing had broadly similar aspiration for their new accommodation. (Table 4.4c)

### Anticipated means of disposing the current accommodation

4.17 Regarding the means of disposing the current accommodation after changing the accommodation, the commonly cited options by those 130 200 households were “to terminate the lease / to be returned to the owner” (60.6%), and “for sale” (22.9%). (Table 4.4d)

4.18 Analysed by type of housing, the most commonly cited option for households in private permanent housing was “to terminate the lease / to be returned to the owner” (64.7%), while that for households in subsidized sale flats was “for sale” (48.4%). For those households in public rental housing, the most commonly cited option was “to terminate the lease / to be returned to the owner” (59.1%). (Table 4.4d)

圖 4.1 按在未來十二個月內轉換現時的居所的意向劃分的住戶的百分比分布  
 Chart 4.1 Percentage distribution of households by intention to change the current accommodation in the coming twelve months



在未來十二個月內轉換現時的居所的意向：  
 Intention to change the current accommodation  
 in the coming twelve months :

- 多數會  
Very likely
- 可能會  
Quite likely
- 可能不會  
Quite unlikely
- 一定不會  
Definitely not

表 4.1a 按在未來十二個月內轉換現時的居所的意向及房屋類型劃分的住戶數目  
 Table 4.1a Households by intention to change the current accommodation in the coming twelve months and type of housing

轉換現時的居所的意向 Intention to change the current accommodation	房屋類型 Type of housing							
	公營租住房屋 Public rental housing		資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
多數會 Very likely	8.0	1.3	3.5	1.0	40.0	3.7	51.5	2.5
可能會 Quite likely	8.0	1.3	7.6	2.1	70.5	6.5	86.1	4.1
可能不會 Quite unlikely	105.2	16.5	79.8	22.1	310.2	28.6	495.3	23.7
一定不會 Definitely not	517.6	81.0	270.8	74.9	665.8	61.3	1 454.2	69.7
總計 Total	638.8	100.0	361.7	100.0	1 086.5	100.0	2 087.0	100.0

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

Notes : \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

**表 4.1b 按在未來十二個月內轉換現時的居所的意向及所居住樓宇的樓齡劃分的住戶數目**  
**Table 4.1b Households by intention to change the current accommodation in the coming twelve months and age of building in which the households resided**

轉換現時的居所的意向 Intention to change the current accommodation	樓齡(年) Age of building (years)							
	< 10		10 - 19		≥ 20		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
多數會 Very likely	9.5	1.7	16.1	2.1	25.9	3.4	51.5	2.5
可能會 Quite likely	15.7	2.8	31.5	4.1	38.9	5.1	86.1	4.1
可能不會 Quite unlikely	133.2	23.8	171.2	22.4	190.9	25.0	495.3	23.7
一定不會 Definitely not	401.5	71.7	545.7	71.4	506.9	66.5	1 454.2	69.7
總計 Total	559.9	100.0	764.5	100.0	762.6	100.0	2 087.0	100.0

**表 4.1c 按在未來十二個月內轉換現時的居所的意向及現時居所的建築面積劃分的住戶數目**  
**Table 4.1c Households by intention to change the current accommodation in the coming twelve months and saleable floor area of the current accommodation**

轉換現時的居所的意向 Intention to change the current accommodation	現時居所的建築面積(平方米) Saleable floor area of the current accommodation (m <sup>2</sup> )					
	< 46.5 (即 < 500 平方呎) (i.e. < 500 ft <sup>2</sup> )		46.5 - 74.2 (即 500 - 799 平方呎) (i.e. 500 - 799 ft <sup>2</sup> )		74.3 - 92.8 (即 800 - 999 平方呎) (i.e. 800 - 999 ft <sup>2</sup> )	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
多數會 Very likely	24.0	2.3	19.2	2.4	3.8	2.3
可能會 Quite likely	37.4	3.6	34.0	4.3	7.3	4.4
可能不會 Quite unlikely	205.5	19.9	219.1	27.7	45.6	27.3
一定不會 Definitely not	765.8	74.2	518.6	65.6	110.1	66.0
總計 Total	1 032.7	100.0	790.9	100.0	166.8	100.0

(待續)  
(To be cont'd)

表 4.1c(續) 按在未來十二個月內轉換現時的居所的意向及現時居所的建築面積劃分的住戶數目  
 Table 4.1c Households by intention to change the current accommodation in the coming twelve months and saleable floor area of the current accommodation

轉換現時的居所的意向 Intention to change the current accommodation	現時居所的建築面積(平方米) (續) Saleable floor area of the current accommodation (m <sup>2</sup> ) (Cont'd)			
	≥ 92.9 (即 ≥ 1 000 平方呎) (i.e. ≥ 1 000 ft <sup>2</sup> )		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
多數會 Very likely	4.5	4.7	51.5	2.5
可能會 Quite likely	7.3	7.6	86.1	4.1
可能不會 Quite unlikely	25.2	26.0	495.3	23.7
一定不會 Definitely not	59.6	61.7	1 454.2	69.7
總計 Total	96.6	100.0	2 087.0	100.0

表 4.1d 按在未來十二個月內轉換現時的居所的意向及住戶人數劃分的住戶數目  
 Table 4.1d Households by intention to change the current accommodation in the coming twelve months and household size

轉換現時的居所的意向 Intention to change the current accommodation	住戶人數 Household size							
	1 - 2 人 1 - 2 persons		3 - 4 人 3 - 4 persons		≥ 5 人 ≥ 5 persons		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
多數會 Very likely	35.6	3.2	14.9	1.8	} 3.0	2.0	51.5	2.5
可能會 Quite likely	60.9	5.4	23.0	2.8			86.1	4.1
可能不會 Quite unlikely	272.1	24.3	186.7	22.9	36.5	23.8	495.3	23.7
一定不會 Definitely not	749.6	67.0	590.9	72.5	113.7	74.2	1 454.2	69.7
總計 Total	1 118.2	100.0	815.5	100.0	153.2	100.0	2 087.0	100.0



表 4.1e 按在未來十二個月內轉換現時的居所的意向及居所租住權劃分的住戶數目  
 Table 4.1e Households by intention to change the current accommodation in the coming twelve months and tenure of accommodation

轉換現時的居所的意向 Intention to change the current accommodation	居所租住權 Tenure of accommodation							
	自置 Owned		租住 Rented		其他* Others*		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
多數會 Very likely	13.2	1.3	34.6	3.6	3.6	4.1	51.5	2.5
可能會 Quite likely	27.4	2.6	52.1	5.4	6.6	7.4	86.1	4.1
可能不會 Quite unlikely	253.0	24.3	220.1	23.0	22.2	25.0	495.3	23.7
一定不會 Definitely not	746.5	71.8	651.5	68.0	56.2	63.5	1 454.2	69.7
總計 Total	1 040.2	100.0	958.2	100.0	88.6	100.0	2 087.0	100.0

註釋：\* 包括免租的屋宇單位或由僱主提供的屋宇單位。

Note: \* Including quarters that were rent-free or provided by employers.

表 4.1f 按在未來十二個月內轉換現時的居所的意向及住戶每月入息劃分的住戶數目  
 Table 4.1f Households by intention to change the current accommodation in the coming twelve months and monthly household income

轉換現時的居所的意向 Intention to change the current accommodation	住戶每月入息(港元) Monthly household income (HK\$)						合計 Overall	
	< 15,000		15,000 – 29,999		≥ 30,000			
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
多數會 Very likely	16.6	1.9	13.8	2.1	21.1	3.8	51.5	2.5
可能會 Quite likely	29.8	3.4	21.3	3.2	35.0	6.3	86.1	4.1
可能不會 Quite unlikely	174.3	20.0	170.7	26.0	150.2	27.0	495.3	23.7
一定不會 Definitely not	653.0	74.7	451.7	68.7	349.5	62.9	1 454.2	69.7
總計 Total	873.7	100.0	657.5	100.0	555.9	100.0	2 087.0	100.0

**表 4.2 按不打算轉換現時的居所的原因劃分的可能不會/一定不會在未來十二個月內轉換現時的居所的住戶數目**  
**Table 4.2 Households which would quite unlikely / definitely not change the current accommodation in the coming twelve months by reason for not intending to change the current accommodation**

不打算轉換現時的居所的原因 <sup>#</sup> Reason for not intending to change the current accommodation <sup>#</sup>	住戶數目 No. of households ('000)	百分比 %
未有經濟能力轉換現時的居所 No financial ability to do so	930.6	47.7
滿意現時的居所 Satisfied with current accommodation	827.7	42.5
住慣現時的居所，不想改變 Got used to the current accommodation, did not want to change	479.8	24.6
不想增加經濟負擔 Did not want to increase financial burden	390.6	20.0
對樓市沒有信心 Pessimistic about the property market	98.3	5.0
搬入現時的居所不久 Just moved in the current accommodation	27.9	1.4
合計 Overall	1 949.4	

註釋：<sup>#</sup> 可選擇多項答案。

Note: <sup>#</sup> Multiple answers were allowed.

**表 4.3 按轉換現時的居所的計劃及房屋類型劃分的多數會/可能會在未來十二個月內轉換現時的居所的住戶數目**  
**Table 4.3 Households which would very / quite likely change the current accommodation in the coming twelve months by plan for changing the current accommodation and type of housing**

轉換現時的居所的計劃 Plan for changing the current accommodation	房屋類型* Type of housing*							
	公營租住房屋 Public rental housing		資助出售單位 Subsidized sale flats		私人永久性房屋 Private permanent housing		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
會遷離非自置居所(包括租住、僱主提供及免租的屋宇單位)而搬往租住居所 Would move out from the non-owner-occupied accommodation (including quarters that were rented, provided by employer and rent-free) and move into a rented accommodation	8.3	52.2	2.4	21.9	46.8	42.4	57.6	41.9
會遷離自置居所而搬往另一自置居所 Would move out from the owner-occupied accommodation and move into another owner-occupied accommodation	-	-	4.9	43.8	23.4	21.2	28.3	20.5
會遷離非自置居所(包括租住、僱主提供及免租的屋宇單位)而搬往自置居所 Would move out from the non-owner-occupied accommodation (including quarters that were rented, provided by employer and rent-free) and move into an owner-occupied accommodation	6.2	39.1	1.0	9.4	16.9	15.3	23.8	17.3
會移民/離開香港 Would emigrate to another country / leave Hong Kong	0.7	4.3			6.3	5.7	7.3	5.3
會遷離自置居所而搬往租住居所 Would move out from the owner-occupied accommodation and move into a rented accommodation	-	-	1.4	12.5	5.3	4.8	6.7	4.9
會遷往與其他家人同住 Would move to live with other family members	-	-	1.0	9.4	5.0	4.6	5.7	4.2
會遷往由僱主提供的居所 Would move to accommodation provided by employer	-	-			5.3	4.8	5.6	4.1
其他 Others	0.7	4.3	0.3	3.1	1.5	1.4	2.6	1.9
總計 Total	16.0	100.0	11.1	100.0	110.5	100.0	137.5	100.0

註釋：\* 有關各類型房屋的定義，請參閱表 4.1a。

Notes: \* Please refer to Table 4.1a for the definition of various types of housing.

部分估計只基於少數的觀察所得，故須謹慎闡釋。

Some estimates are based on only a small number of observations and thus should be interpreted with caution.

**表 4.4a 按打算轉換現時居所的原因劃分的大多數會/可能會在未來十二個月內轉換現時居所(但非因為移民/離開香港而轉換現時居所)的住戶數目**  
**Table 4.4a Households which would very / quite likely change the current accommodation (but not due to the reason of emigration / leaving Hong Kong) in the coming twelve months by reason for intending to change the current accommodation**

打算轉換現時居所的原因 <sup>#</sup> Reason for intending to change the current accommodation <sup>#</sup>	住戶數目 No. of households ('000)	百分比 %
改善居所 For improvement in accommodation	94.4	72.5
遷往較大/較佳的居所 <i>To move to a larger / better accommodation</i>	58.7	45.1
遷往環境較佳的地區(例如:位處學校網 空氣素質較佳等) <i>To move to a district with better environment     (e.g. within school network, fresher air, etc.)</i>	36.0	27.6
想擁有自置物業 <i>Desire to have a self-owned property</i>	17.0	13.1
遷往較小/較廉宜的居所 To move to a smaller / cheaper accommodation	14.5	11.2
家庭情況改變(例如:有初生嬰兒、家庭成員結婚/ 移民/遷離) Change of family situation (e.g. having a new born baby, family member getting married / emigrating / moving out)	6.3	4.8
現時居所維修/拆卸 Repair / demolition of current accommodation	5.5	4.2
賣樓套現 To cash out by selling property	4.0	3.0
減輕經濟負擔(打算賣樓而改為租住) To reduce financial burden (selling the flat and renting another one)	3.5	2.7
將居所交回業主/銀行 Accommodation returned to property owner / bank	2.5	1.9
對樓市悲觀(打算賣樓而改為租住) Pessimistic about the property market (selling the flat and renting another one)	2.0	1.5
合計 Overall	130.2	

註釋: # 可選擇多項答案。

Note: # Multiple answers were allowed.

表 4.4b 按預計轉換現時居所的時間及房屋類型劃分的大多數會/可能會在未來十二個月內轉換現時的居所(但非因為移民/離開香港而轉換現時居所)的住戶數目  
 Table 4.4b Households which would very / quite likely change the current accommodation (but not due to the reason of emigration / leaving Hong Kong) in the coming twelve months by anticipated time of changing the current accommodation and type of housing

預計轉換現時居所 的時間(月) Anticipated time of changing the current accommodation (months)	房屋類型 Type of housing							
	公營租住房屋 Public rental housing		資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
1 - 2	} 7.0	45.4	} 5.5	51.6	17.9	17.1	24.5	18.8
3 - 4					8.3	8.0	10.4	8.0
5 - 6					19.9	19.1	23.7	18.2
≥ 7	2.8	18.2	1.4	12.9	21.4	20.5	25.6	19.6
沒有特定時間表 No specific time frame	5.6	36.4	3.8	35.5	36.7	35.3	46.1	35.4
總計 Total	15.3	100.0	10.8	100.0	104.2	100.0	130.2	100.0
平均預計時間(月) <sup>@</sup> Average anticipated time (months) <sup>@</sup>	5.0		5.5		5.8		5.7	

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

@ 不包括沒有特定時間表轉換現時居所的住戶。

Notes : \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

@ Households without specific time frame of changing the current accommodation are excluded.

表 4.4c 按對新居的冀望及房屋類型劃分的多數會/可能會在未來十二個月內轉換現時的居所(但非因為移民/離開香港而轉換現時居所)的住戶數目  
 Table 4.4c Households which would very / quite likely change the current accommodation (but not due to the reason of emigration / leaving Hong Kong) in the coming twelve months by aspiration for the new accommodation and type of housing

對新居的冀望 <sup>®</sup> Aspiration for the new accommodation <sup>®</sup>	房屋類型* Type of housing*							
	公營租住房屋 Public rental housing		資助出售單位 Subsidized sale flats		私人永久性房屋 Private permanent housing		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
交通方便 Convenient location	9.7	63.6	7.3	67.7	65.4	62.8	82.4	63.3
環境寧靜/接近大自然 Quiet environment / close to natural environment	3.8	25.0	4.5	41.9	41.3	39.6	49.6	38.1
租金/樓宇按揭供款廉宜 Lower rent / mortgage payment	3.5	22.7	3.5	32.3	25.7	24.6	32.6	25.0
有購物商場/食肆 Had shopping arcade / restaurants	3.8	25.0	2.0	19.3	20.4	19.6	22.8	17.5
有康樂/會所設備 Had recreational / clubhouse facilities					16.6	15.9	20.1	15.4
接近工作地點 Near the workplace	2.1	13.6	3.4	32.3	15.3	14.7	19.2	14.7
接近名校網絡 Close to famous school network					8.6	8.2	10.3	7.9
合計 Overall	15.3		10.8		104.2		130.2	

註釋：<sup>®</sup> 可選擇多項答案。

Notes：<sup>®</sup> Multiple answers were allowed.

\* 有關各類型房屋的定義，請參閱表 4.1a。

\* Please refer to Table 4.1a for the definition of various types of housing.

**表 4.4d 按預計處置現時居所的方法及房屋類型劃分的大多數會/可能會在未來十二個月內轉換現時的居所(但非因為移民/離開香港而轉換現時居所)的住戶數目**  
**Table 4.4d Households which would very / quite likely change the current accommodation (but not due to the reason of emigration / leaving Hong Kong) in the coming twelve months by anticipated means of disposing the current accommodation and type of housing**

預計處置現時居所的方法 Anticipated means of disposing the current accommodation	房屋類型* Type of housing*							
	公營租住房屋 Public rental housing		資助出售單位 Subsidized sale flats		私人永久性房屋 Private permanent housing		合計 Overall	
	住戶數目 No. of households	百分比 %	住戶數目 No. of households	百分比 %	住戶數目 No. of households	百分比 %	住戶數目 No. of households	百分比 %
退租/退還給業主 To terminate the lease / to be returned to the owner	9.0	59.1	2.4	22.6	67.4	64.7	78.9	60.6
出售 For sale	-	-	5.2	48.4	24.7	23.7	29.9	22.9
交由其他人居住 To be taken up by other persons	1.7	11.4	2.4	22.6	5.3	5.1	9.5	7.3
將會被拆卸 To be demolished	4.5	29.5	-	-	1.3	1.2	5.8	4.4
其他 Others	-	-	0.7	6.4	5.5	5.3	6.2	4.8
總計 Total	15.3	100.0	10.8	100.0	104.2	100.0	130.2	100.0

註釋：\* 有關各類型房屋的定義，請參閱表 4.1a。

Notes：\* Please refer to Table 4.1a for the definition of various types of housing.

部分估計只基於少數的觀察所得，故須謹慎闡釋。

Some estimates are based on only a small number of observations and thus should be interpreted with caution.



## 5 居所按揭利息款項 Home mortgage interest payment

### 引言

5.1 在每個接受訪問的住戶中，統計員訪問戶主或一名清楚其所居住屋宇單位的按揭或貸款安排的人士，以搜集有關居所按揭利息款項的資料。

5.2 在是項統計調查中，受訪者首先被問及他們的居所租住權。對於那些居住在自置物業內的人士，則再被問及在統計時他們所居住的屋宇單位有否按揭或貸款。對於那些居住在有按揭或貸款的自置單位內的住戶，他們再被問及擁有該物業業權的人士數目、聯權共有業權人士間的關係、物業的購入價、所借取的按揭或貸款數額、還款年期及借取按揭或貸款的渠道。最後，他們被問及尚餘按揭供款或借貸還款年期、每月按揭供款及借貸還款數額，以及在過去十二個月內所支付的按揭及貸款利息數額。

### 統計調查的主要結果

5.3 根據是項統計調查的結果，在統計時全香港的 2 087 000 個住戶中，約 524 000 個住戶居住在有按揭或貸款的自置屋宇單位內，佔全香港所有住戶的 25.1%。（表 5.1）

#### 房屋類型

5.4 按房屋類型分析，318 800 個住戶（佔所有居住在私人永久性房屋的住戶的 29.3%）居住在有按揭或貸款的私人永久性屋宇單位內，而 205 200 個住戶（佔所有居住在資助出售單位內的住戶的 56.7%）則居住在有按揭或貸款的資助出售單位內。（表 5.1）

### INTRODUCTION

5.1 Within each enumerated household, the household head or a person who was knowledgeable about the mortgage or loan arrangement of the quarters being occupied was interviewed in respect of the enquiry on the home mortgage interest payment.

5.2 In this survey, the selected respondents were first asked their tenure of accommodation and for those respondents who were residing in owner-occupied quarters, they were further asked whether their quarters being occupied had mortgage or loan at the time of enumeration. For those households residing in owner-occupied quarters with mortgage or loan, they were then asked the number of owners of the property, relationship among the joint owners, purchase price of the property, amount of mortgage or loan borrowed, years of repayment and channel of acquiring the mortgage or loan. Finally, they were asked the outstanding period of mortgage payment or loan repayment, the amount of monthly mortgage payment and loan repayment, and the amount of mortgage and loan interest payment in the past twelve months.

### MAJOR FINDINGS OF THE ENQUIRY

5.3 It was estimated that of the 2 087 000 households in Hong Kong at the time of enumeration, some 524 000 households were residing in owner-occupied quarters with mortgage or loan, constituting 25.1% of all households in Hong Kong. (Table 5.1)

#### Type of housing

5.4 Analysed by type of housing, 318 800 households (or 29.3% of all households residing in private permanent housing) were residing in private permanent quarters with mortgage or loan, while 205 200 households (or 56.7% of all households residing in subsidized sale flats) were residing in subsidized sale flats with mortgage or loan. (Table 5.1)

*擁有業權的人士數目*

5.5 在該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶中，約 368 200 個住戶(70.4%)以聯權共有形式擁有該些單位，包括 68.7%的住戶有二名人士共同擁有業權，及 1.7%有三名或四名人士共同擁有業權。其餘 29.7%的住戶則獨自擁有業權。(表 5.2a)

*聯權共有業權人士間的關係*

5.6 在該 368 200 個聯權共有所居住屋宇單位的住戶中，約 356 900 個住戶表示所有聯權共有業權人士均同住在有關單位內。在該 356 900個住戶中，聯權共有業權人士間的關係大部分為配偶(87.5%)，其次為父母/子女(8.1%)及兄弟/姊妹(2.1%)。至於該 11 300 個非所有聯權共有業權人士均同住在有關單位內的住戶中，聯權共有業權人士間的關係包括父母/子女(42.0%)、兄弟/姊妹(23.9%)及配偶(14.2%)。(表 5.3)

*物業的購入價*

5.7 在該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶中，約 36.1%以 \$1,000,001-\$2,000,000 購買有關物業；31.8%，\$1,000,000 及以下；及 15.6%，\$2,000,001-\$3,000,000。該些物業的購入價中位數為 \$1,450,000。(表 5.2b)

5.8 按房屋類型分析，大部分(95.7%)居住在資助出售單位的住戶以 \$2,000,000 及以下購買該些物業。居住在私人永久性屋宇單位的住戶的相應百分比則較低，為 49.9%。資助出售單位及私人永久性屋宇單位的購入價中位數分別為 \$950,000 及 \$2,050,000。(表 5.2b)

*所支付的首期佔物業購入價的比例*

5.9 在該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶中，約 22.3%的住戶在購買有關物業時支付較低比例的首期(即物業購入價的10%及以下)，而 12.5%的住戶則支

*Number of owner(s)*

5.5 Of those 524 000 households residing in owner-occupied quarters with mortgage or loan, some 368 200 households (70.4%) purchased the property on a joint-ownership basis, with 68.7% having two owners, and 1.7%, three or four owners. The remaining 29.7% had sole ownership. (Table 5.2a)

*Relationship among the joint owners*

5.6 Among those 368 200 households with joint ownership, some 356 900 households reported that all joint owners were living together in the quarters concerned. For those 356 900 households, the relationship among the joint owners was mainly spouse (87.5%), followed by parents / children (8.1%) and brothers / sisters (2.1%). Regarding those 11 300 households with some joint owners living apart, the relationship among the joint owners included parents / children (42.0%), brothers / sisters (23.9%) and spouse (14.2%). (Table 5.3)

*Purchase price of the property*

5.7 Of those 524 000 households residing in owner-occupied quarters with mortgage or loan, some 36.1% purchased the property at a price of \$1,000,001-\$2,000,000; 31.8%, \$1,000,000 and below; and 15.6%, \$2,000,001-\$3,000,000. The median purchase price of those properties was \$1,450,000. (Table 5.2b)

5.8 Analysed by type of housing, the majority (95.7%) of the households residing in subsidized sale flats purchased the property at a price of \$2,000,000 and below. The corresponding percentage for those households residing in private permanent housing was much lower, at 49.9%. The median purchase price in respect of the subsidized sale flats and private permanent quarters was \$950,000 and \$2,050,000 respectively. (Table 5.2b)

*Amount of down-payment as a proportion of the purchase price of property*

5.9 Among those 524 000 households residing in owner-occupied quarters with mortgage or loan, some 22.3% paid a low proportion of down-payment (10% and below of

付較高比例的首期(佔物業購入價的 50% 以上)。另外 35.9%的住戶支付物業購入價的 11% 至 30%作為首期，餘下的 29.2%住戶則支付物業購入價的 31%至 50%作為首期。(表 5.2c)

5.10 按房屋類型分析，約 45.5%居住在資助出售單位的住戶在購買有關物業時支付較低比例的首期(佔物業購入價的 10%及以下)，而居住在私人永久性房屋的住戶的相應百分比只為 7.3%。約 16.6%居住在私人永久性房屋的住戶在購買有關物業時支付物業購入價的 50%以上作為首期。(表 5.2c)

#### 所借取的按揭或貸款數額

5.11 在該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶中，約 53.3%在購買物業時借取\$1,000,000 及以下的按揭或貸款。另外 31.2%借取\$1,000,001-\$2,000,000 及 15.2%借取\$2,000,000 以上。購買物業時所借取的按揭或貸款中位數為\$1,000,000。(表 5.2d)

5.12 就該些居住在資助出售單位的住戶而言，大部分(78.3%)在購買物業時借取\$1,000,000 及以下。居住在私人永久性房屋的住戶的相應百分比則較低，為 37.1%。居住在資助出售單位的住戶在購買物業時所借取的按揭或貸款中位數為\$765,000，顯著低於居住在私人永久性房屋的住戶所借取的按揭或貸款中位數(\$1,300,000)。(表 5.2d)

#### 還款年期

5.13 約 39.6%的住戶表示在購買物業時所借取的按揭或貸款的還款年期為 16 至 20 年；27.7%，11 至 15 年；17.5%，1 至 10 年；及 15.0%，21 年及以上。他們所借取的按揭或貸款的還款年期中位數為 20 年。居住在資助出售單位及私人永久性房屋的住戶的分布模式大致相同。他

the purchase price of the property) when purchasing the property, while some 12.5% paid a high proportion of down-payment (more than 50% of the purchase price of the property). Another 35.9% paid down-payment ranging from 11% to 30% of the purchase price and the remaining 29.2%, 31% to 50%. (Table 5.2c)

5.10 Analysed by type of housing, some 45.5% of those households residing in subsidized sale flats paid a low proportion of down-payment (10% and below of the purchase price of the property) when purchasing the property, compared to only 7.3% of their counterparts residing in private permanent housing. Some 16.6% of the households residing in private permanent housing paid more than 50% of the purchase price of the property as down-payment. (Table 5.2c)

#### Amount of mortgage or loan borrowed

5.11 Among those 524 000 households residing in owner-occupied quarters with mortgage or loan, some 53.3% borrowed an amount of mortgage or loan of \$1,000,000 and below at the time of purchasing the property. Another 31.2% borrowed \$1,000,001-\$2,000,000 and 15.2% borrowed more than \$2,000,000. The median amount of mortgage or loan borrowed at the time of purchasing the property was \$1,000,000. (Table 5.2d)

5.12 For those households residing in subsidized sale flats, the majority (78.3%) borrowed \$1,000,000 and below at the time of purchasing those properties. The corresponding percentage for those households residing in private permanent housing was much lower, at 37.1%. The median amount of mortgage or loan borrowed by households residing in subsidized sale flats at the time of purchasing the property was \$765,000, significantly lower than that of \$1,300,000 for those residing in private permanent housing. (Table 5.2d)

#### Years of repayment

5.13 Some 39.6% households reported that the period of repayment for the mortgage or loan borrowed at the time of purchasing the property was 16 to 20 years; 27.7%, 11-15 years; 17.5%, 1-10 years; and 15.0%, 21 years and over. Their median period of repayment for the mortgage or

們所借取的按揭或貸款的還款年期中位數分別為 18 年及 20 年。(表 5.2e)

loan borrowed was 20 years. Both the households residing in subsidized sale flats and in private permanent housing had broadly similar distribution patterns. Their median period of repayment for the mortgage or loan borrowed was 18 years and 20 years respectively. (Table 5.2e)

#### 借取按揭或貸款的渠道

#### Channel of acquiring the mortgage or loan

5.14 在該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶中，絕大部分(99.2%)透過銀行借取按揭或貸款。居住在資助出售單位及私人永久性房屋的住戶的相應百分比分別為 99.8%及 98.8%。(表 5.2f)

5.14 Among those 524 000 households residing in owner-occupied quarters with mortgage or loan, the great majority (99.2%) acquired the mortgage or loan from banks. The corresponding percentages for those households residing in subsidized sale flats and those residing in private permanent housing were 99.8% and 98.8% respectively. (Table 5.2f)

#### 尚餘按揭供款或借貸還款年期

#### Outstanding period of mortgage payment or loan repayment

5.15 就該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶而言，他們在統計時的尚餘按揭供款或借貸還款年期中位數為 12 年。居住在資助出售單位的住戶及私人永久性房屋的住戶的尚餘按揭供款或借貸還款年期中位數並沒有明顯差別，分別為 12 年及 13 年。(表 5.2g)

5.15 For those 524 000 households residing in owner-occupied quarters with mortgage or loan, their median outstanding period of mortgage payment or loan repayment was 12 years at the time of enumeration. There was not much difference between the median outstanding period of mortgage payment or loan repayment for households residing in subsidized sale flats (12 years) and that for households residing in private permanent housing (13 years). (Table 5.2g)

#### 每月按揭供款及借貸還款

#### Monthly mortgage payment and loan repayment

5.16 在該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶中，約 22.9%每月支付按揭供款及借貸還款\$5,000 及以下。另外 40.9%每月支付\$5,001-\$10,000 及 36.2%每月支付\$10,000 以上。他們每月支付的按揭供款及借貸還款中位數為\$8,000。(表 5.2h)

5.16 Among those 524 000 households residing in owner-occupied quarters with mortgage or loan, some 22.9% paid \$5,000 and below per month for the mortgage payment and loan repayment. Another 40.9% paid \$5,001-\$10,000 per month and 36.2%, more than \$10,000 per month. Their median monthly mortgage payment and loan repayment was \$8,000. (Table 5.2h)

5.17 按房屋類型分析，約 39.4%居住在資助出售單位的住戶每月支付按揭供款及借貸還款 \$5,000 及以下；49.6%，\$5,001-\$10,000；及 11.0%，\$10,000 以上。居住在私人永久性房屋的住戶的相應百分比分別為 12.2%，35.3%及 52.5%。居住在資助出售單位的住戶每月支付的按揭供款及借貸還款中位數為\$6,000，而居住在私人永久性房屋的住戶的相應中位數則為

5.17 Analysed by type of housing, some 39.4% of those households residing in subsidized sale flats paid \$5,000 and below per month for the mortgage payment and loan repayment; 49.6%, \$5,001-\$10,000; and 11.0%, more than \$10,000. The corresponding percentages for households residing in private permanent housing were 12.2%, 35.3% and 52.5% respectively. The

\$11,000。 (表 5.2h)

*在過去十二個月內所支付的按揭及貸款  
利息數額*

5.18 在該 524 000 個居住在有按揭或貸款的自置屋宇單位內的住戶中，接近一半(48.2%) 在過去十二個月內支付了\$50,000及以下的按揭及貸款利息。另外 32.4%支付 \$50,001-\$100,000，11.0%支付\$100,001-\$150,000，而其餘 8.4%則支付\$150,000 以上。該些住戶在過去十二個月內所支付的按揭及貸款利息數額中位數為\$54,000。 (表 5.2i)

5.19 按房屋類型分析，愈三分之二(70.6%) 居住在資助出售單位的住戶在過去十二個月內支付了\$50,000 及以下的按揭及貸款利息，而居住在私人永久性房屋的住戶的相應百分比則只有 33.8%。居住在資助出售單位的住戶及私人永久性房屋的住戶在過去十二個月內所支付的按揭及貸款利息數額中位數分別為\$36,000 及 \$69,600。 (圖 5.1 及表 5.2i)

median monthly mortgage payment and loan repayment was \$6,000 for those households residing in subsidized sale flats and \$11,000 for those households residing in private permanent housing. (Table 5.2h)

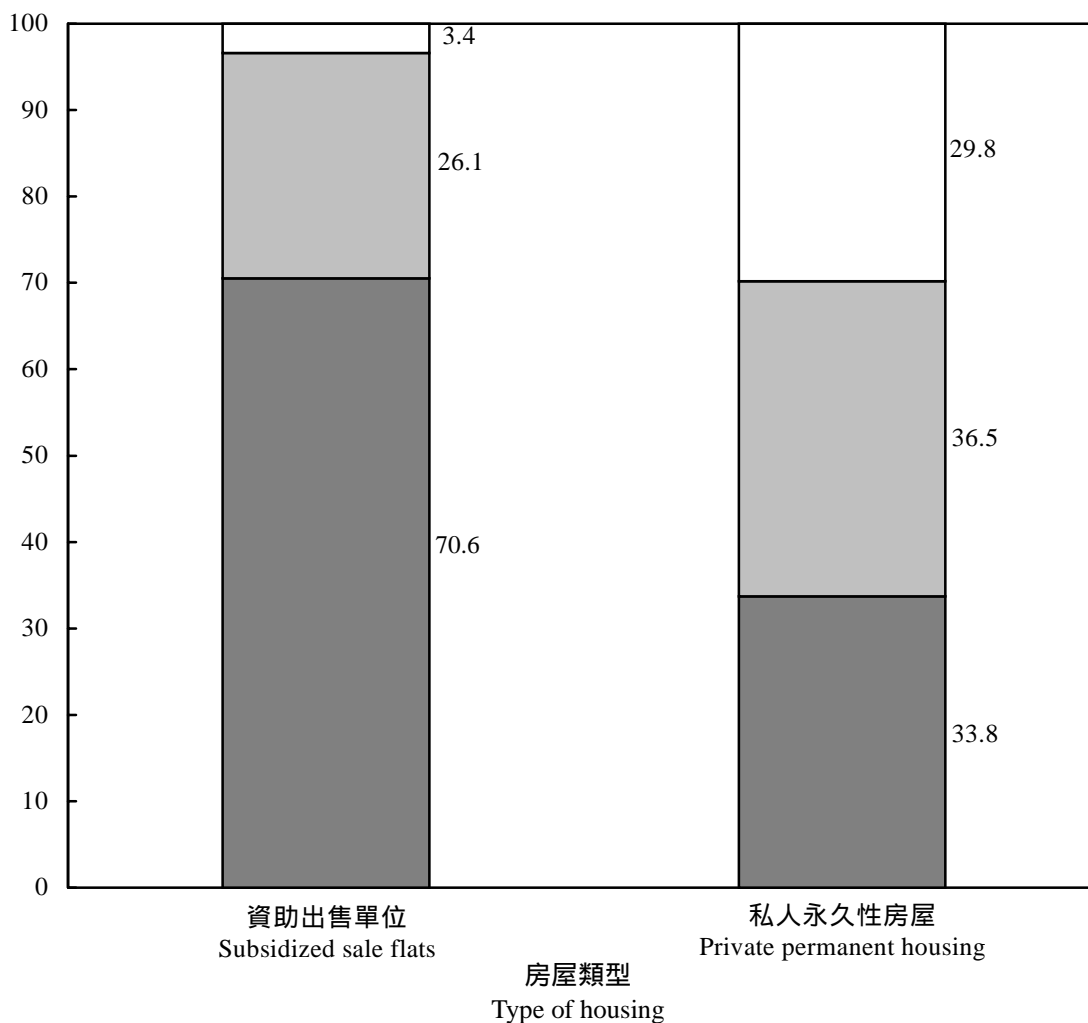
*Amount of mortgage and loan interest  
payment paid in the past twelve months*

5.18 Of those 524 000 households residing in owner-occupied quarters with mortgage or loan, nearly half (48.2%) paid \$50,000 and below for the mortgage and loan interest payment in the past twelve months. Another 32.4% paid \$50,001-\$100,000, 11.0% paid \$100,001-\$150,000 and the remaining 8.4% paid more than \$150,000. The median amount of mortgage and loan interest payment paid in the past twelve months was \$54,000. (Table 5.2i)

5.19 Analysed by type of housing, over two-thirds (70.6%) of those households residing in subsidized sale flats paid \$50,000 and below for the mortgage and loan interest payment in the past twelve months, while the corresponding percentage for those households residing in private permanent housing was only 33.8%. The median amount of mortgage and loan interest payment paid in the past twelve months by households residing in subsidized sale flats and those residing in private permanent housing was \$36,000 and \$69,600 respectively. (Chart 5.1 and Table 5.2i)

**圖5.1** 按在過去十二個月內所支付的按揭及貸款利息數額及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶的百分比分布  
**Chart 5.1** Percentage distribution of households residing in owner-occupied quarters with mortgage or loan by amount of mortgage and loan interest payment paid in the past twelve months and type of housing

百分比(%)  
 Percentage (%)



在過去十二個月內所支付的按揭及貸款利息數額：  
 Amount of mortgage and loan interest payment paid  
 in the past twelve months：

- ≤ \$50,000
- \$50,001 - \$100,000
- ≥ \$100,001

表 5.1 按居所租住權/自置的屋宇單位有否按揭或貸款及房屋類型劃分的住戶數目  
Table 5.1 Households by tenure of accommodation / whether owner-occupied quarters was with mortgage or loan and type of housing

居所租住權/自置的屋宇 單位有否按揭或貸款 Tenure of accommodation / whether owner-occupied quarters was with mortgage or loan	房屋類型 Type of housing							
	公營租住房屋 Public rental housing		資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
自置 Owner-occupied	-	-	336.4	93.0	703.8	64.8	1 040.2	49.8
有按揭或貸款 With mortgage or loan	-	-	205.2	56.7	318.8	29.3	524.0	25.1
沒有按揭及貸款 Without mortgage and loan	-	-	131.2	36.3	385.0	35.4	516.2	24.7
租住 Rented	638.1	99.9	16.0	4.4	304.2	28.0	958.2	45.9
免租 Rent-free	0.7	0.1	9.0	2.5	57.1	5.3	66.8	3.2
由僱主提供 Provided by employer	-	-	0.3	0.1	21.4	2.0	21.7	1.0
總計 Total	638.8	100.0	361.7	100.0	1 086.5	100.0	2 087.0	100.0

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

部分估計只基於少數的觀察所得，故須謹慎闡釋。

Notes : \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

Some estimates are based on only a small number of observations and thus should be interpreted with caution.

表 5.2a 按擁有業權的人士數目劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2a Households residing in owner-occupied quarters with mortgage or loan by number of owner(s)

擁有業權的人士數目 Number of owner(s)		住戶數目 No. of households (‘000)	百分比 %
1	(獨自擁有) (Sole ownership)	155.8	29.7
2	} (聯權共有) (Joint ownership)	359.7	68.7
3		7.1	1.4
4		1.4	0.3
總計 Total		524.0	100.0



表 5.2b 按物業的購入價及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2b Households residing in owner-occupied quarters with mortgage or loan by purchase price of the property and type of housing

物業的購入價(港元) Purchase price of the property (HK\$)	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
≤ 1,000,000	122.5	59.7	44.0	13.8	166.6	31.8
1,000,001 - 2,000,000	73.9	36.0	115.0	36.1	188.9	36.1
2,000,001 - 3,000,000	8.7	4.2	73.0	22.9	81.6	15.6
3,000,001 - 4,000,000	-	-	41.0	12.9	41.0	7.8
≥ 4,000,001	-	-	45.8	14.4	45.8	8.7
總計 Total	205.2	100.0	318.8	100.0	524.0	100.0
中位數(港元) Median (HK\$)	950,000		2,050,000		1,450,000	

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

Notes : \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

表 5.2c 按所支付的首期佔物業購入價的比例及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2c Households residing in owner-occupied quarters with mortgage or loan by amount of down-payment as a proportion of the purchase price of property and type of housing

所支付的首期佔物業購入價的比例 Amount of down-payment as a proportion of the purchase price of property	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households		住戶數目 No. of households		住戶數目 No. of households	
	(000)	百分比 %	(000)	百分比 %	(000)	百分比 %
≤ 10%	93.4	45.5	23.4	7.3	116.8	22.3
11% - 20%	47.6	23.2	26.4	8.3	74.0	14.1
21% - 30%	21.5	10.5	92.8	29.1	114.4	21.8
31% - 40%	16.3	8.0	82.8	26.0	99.1	18.9
41% - 50%	13.5	6.6	40.5	12.7	54.0	10.3
> 50%	12.8	6.3	52.8	16.6	65.7	12.5
總計 Total	205.2	100.0	318.8	100.0	524.0	100.0

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

Notes: \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

表 5.2d 按購買物業時所借取的按揭或貸款數額及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
Table 5.2d Households residing in owner-occupied quarters with mortgage or loan by amount of mortgage or loan borrowed at the time of purchasing the property and type of housing

所借取的按揭或貸款數額(港元) Amount of mortgage or loan borrowed (HK\$)	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
≤ 500,000	61.4	29.9	37.7	11.8	99.2	18.9
500,001 - 1,000,000	99.3	48.4	80.8	25.3	180.1	34.4
1,000,001 - 1,500,000	33.3	16.2	67.9	21.3	101.3	19.3
1,500,001 - 2,000,000	7.6	3.7	54.6	17.1	62.2	11.9
2,000,001 - 2,500,000	3.5	1.7	28.2	8.8	31.7	6.0
2,500,001 - 3,000,000	-	-	20.9	6.6	20.9	4.0
≥ 3,000,001	-	-	27.2	8.5	27.2	5.2
於購買物業時沒有按揭或貸款 Had no mortgage or loan at the time of purchasing the property	-	-	1.5	0.5	1.5	0.3
總計 Total	205.2	100.0	318.8	100.0	524.0	100.0
中位數(港元)^ Median (HK\$)^	765,000		1,300,000		1,000,000	

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

^ 撇除那些居住於在購買物業時沒有按揭或貸款的屋宇單位的住戶。

Notes : \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

^ Excluding households residing in owner-occupied quarters without mortgage or loan at the time of purchasing the property.

表 5.2e 按購買物業時所借取的按揭或貸款的還款年期及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2e Households residing in owner-occupied quarters with mortgage or loan by years of repayment for the mortgage or loan borrowed at the time of purchasing the property and type of housing

還款年期 Years of repayment	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
1 - 10	38.9	19.0	52.8	16.6	91.7	17.5
11 - 15	60.1	29.3	85.0	26.7	145.1	27.7
16 - 20	80.2	39.1	127.1	39.9	207.3	39.6
≥ 21	26.0	12.7	52.3	16.4	78.4	15.0
於購買物業時沒有按揭或貸款 Had no mortgage or loan at the time of purchasing the property	-	-	1.5	0.5	1.5	0.3
總計 Total	205.2	100.0	318.8	100.0	524.0	100.0
中位數(年)^ Median (years) ^	18		20		20	

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

^ 撇除那些居住於在購買物業時沒有按揭或貸款的屋宇單位的住戶。

Notes: \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

^ Excluding households residing in owner-occupied quarters without mortgage or loan at the time of purchasing the property.

表 5.2f 按購買物業時借取按揭或貸款的渠道及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2f Households residing in owner-occupied quarters with mortgage or loan by channel of acquiring the mortgage or loan at the time of purchasing the property and type of housing

借取按揭或貸款的渠道 <sup>+</sup> Channel of acquiring the mortgage or loan <sup>+</sup>	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋 <sup>#</sup> Private permanent housing <sup>#</sup>		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
銀行 Bank	204.8	99.8	315.0	98.8	519.8	99.2
香港房屋委員會/香港房屋協會 Hong Kong Housing Authority / Hong Kong Housing Society	8.3	4.1	16.9	5.3	25.2	4.8
其他 <sup>^</sup> Others <sup>^</sup>	-	-	2.8	0.9	2.8	0.5
於購買物業時沒有按揭或貸款 Had no mortgage or loan at the time of purchasing the property	-	-	1.5	0.5	1.5	0.3
合計 Overall	205.2		318.8		524.0	

註釋：<sup>+</sup> 可選擇多項答案。

Notes：<sup>+</sup> Multiple answers were allowed.

\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

\* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

<sup>#</sup> 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

<sup>#</sup> Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

<sup>^</sup> 包括財務機構、僱主及地產發展商。

<sup>^</sup> Includes financial institutions, employers and property developers.

表 5.2g 按在統計時的尚餘按揭供款或借貸還款年期及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2g Households residing in owner-occupied quarters with mortgage or loan by outstanding period of mortgage payment or loan repayment at the time of enumeration and type of housing

尚餘按揭供款或借貸還款年期 (年) Outstanding period of mortgage payment or loan repayment (years)	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
≤ 5	28.8	14.0	43.8	13.7	72.6	13.9
> 5 - 10	57.6	28.1	85.5	26.8	143.2	27.3
> 10 - 15	51.4	25.0	75.0	23.5	126.4	24.1
> 15 - 20	46.5	22.7	78.0	24.5	124.5	23.8
> 20	20.8	10.2	36.5	11.4	57.3	10.9
總計 Total	205.2	100.0	318.8	100.0	524.0	100.0
中位數(年) Median (years)	12		13		12	

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

Notes: \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

表 5.2h 按在統計時的每月按揭供款及借貸還款及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2h Households residing in owner-occupied quarters with mortgage or loan by monthly mortgage payment and loan repayment at the time of enumeration and type of housing

每月按揭供款及借貸還款(港元) Monthly mortgage payment and loan repayment (HK\$)	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
≤ 5,000	80.9	39.4	39.0	12.2	119.9	22.9
5,001 - 10,000	101.7	49.6	112.5	35.3	214.2	40.9
10,001 - 15,000	16.7	8.1	76.2	23.9	92.9	17.7
15,001 - 20,000	4.9	2.4	44.0	13.8	48.9	9.3
≥ 20,001	1.0	0.5	47.1	14.8	48.1	9.2
總計 Total	205.2	100.0	318.8	100.0	524.0	100.0
中位數(港元) Median (HK\$)	6,000		11,000		8,000	

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

Notes : \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.

表 5.2i 按在過去十二個月內所支付的按揭及貸款利息數額及房屋類型劃分的居住在有按揭或貸款的自置屋宇單位內的住戶數目  
 Table 5.2i Households residing in owner-occupied quarters with mortgage or loan by amount of mortgage and loan interest payment paid in the past twelve months and type of housing

在過去十二個月內所支付的按揭及貸款利息數額(港元) Amount of mortgage and loan interest payment paid in the past twelve months (HK\$)	房屋類型 Type of housing					
	資助出售單位* Subsidized sale flats*		私人永久性房屋# Private permanent housing#		合計 Overall	
	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %	住戶數目 No. of households (‘000)	百分比 %
≤ 50,000	144.8	70.6	107.7	33.8	252.5	48.2
50,001 - 100,000	53.5	26.1	116.2	36.5	169.7	32.4
100,001 - 150,000	5.6	2.7	51.8	16.3	57.4	11.0
150,001 - 200,000	1.4	0.7	21.4	6.7	22.8	4.3
≥ 200,001	-	-	21.6	6.8	21.6	4.1
總計 Total	205.2	100.0	318.8	100.0	524.0	100.0
中位數(港元) Median (HK\$)	36,000		69,600		54,000	

註釋：\* 包括香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃及重建置業計劃下興建的屋宇單位，以及租者置其屋計劃下出售的屋宇單位。亦包括香港房屋協會的住宅發售計劃及夾心階層住屋計劃下興建的屋宇單位。可在公開市場買賣的屋宇單位不包括在內。

# 包括私人房屋、香港房屋協會的市區改善計劃下興建的屋宇單位、別墅/平房/新型村屋、簡單磚石蓋搭建築物及其他永久性房屋。可在公開市場買賣的資助出售單位亦包括在內。為方便計，臨時房屋亦包括在此。

Notes: \* Includes flats built under the Home Ownership Scheme, Middle Income Housing Scheme, Private Sector Participation Scheme, Buy or Rent Option Scheme and Mortgage Subsidy Scheme, and flats sold under the Tenants Purchase Scheme of the Hong Kong Housing Authority. Also includes flats built under the Flat for Sale Scheme and Sandwich Class Housing Scheme of the Hong Kong Housing Society. Flats that can be traded in the open market are excluded.

# Includes private housing blocks, flats built under the Urban Improvement Scheme of the Hong Kong Housing Society, villas / bungalows / modern village houses, simple stone structures and other permanent housing. Subsidized sale flats that can be traded in the open market are also included. Temporary housing is also included here for the sake of simplicity.



表 5.3 按聯權共有業權人士間的關係及是否所有聯權共有業權人士均同住在有關屋宇單位內劃分的居住在有按揭或貸款及聯權共有的自置屋宇單位內的住戶數目

Table 5.3 Households residing in owner-occupied quarters with mortgage or loan and with joint ownership by relationship among the joint owners and whether all joint owners were living together in the quarters concerned

聯權共有業權人士間的關係 Relationship among the joint owners	是否所有聯權共有業權人士均同住在有關屋宇單位內 Whether all joint owners were living together in the quarters concerned					
	所有聯權共有業權人士同住 All joint owners were living together		非所有聯權共有業權人士同住 Not all joint owners were living together		合計 Overall	
	住戶數目 No. of households ('000)	百分比 %	住戶數目 No. of households ('000)	百分比 %	住戶數目 No. of households ('000)	百分比 %
配偶 Spouse	312.4	87.5	1.6	14.2	314.0	85.3
父母/子女 Parents / children	28.9	8.1	4.8	42.0	33.6	9.1
兄弟/姊妹 Brothers / sisters	7.6	2.1	2.7	23.9	10.3	2.8
其他 Others	8.0	2.2	2.3	20.0	10.2	2.8
總計 Total	356.9	100.0	11.3	100.0	368.2	100.0

# 附錄一：統計調查方法

## Appendix 1 : Survey methodology

### 統計調查的涵蓋範圍及樣本設計

主題性住戶統計調查涵蓋全港陸上非住院人口。以下類別人士並不包括在內：

- (a) 公共機構/社團院舍的住院人士；及
- (b) 水上居民。

這項統計調查的涵蓋範圍約佔居港人口(包括常住居民<sup>1</sup>及流動居民<sup>2</sup>)的99%。

2. 這項統計調查是以屋宇單位的樣本作依據。該樣本是從全港所有供居住用途及只部分作居住用途的永久性屋宇單位和小區內的屋宇單位中，以一個根據科學方法設計的抽樣系統選出。抽樣單位包括在已建設地區內的永久性屋宇單位及在非建設地區內的小區。

3. 主題性住戶統計調查採用政府統計處設立的屋宇單位框作為抽樣框，當中包括兩部分：(i) 屋宇單位檔案庫和(ii) 小區檔案庫。屋宇單位檔案庫載有在已建設地區內所有永久性屋宇單位地址的電腦化紀錄，包括市區、新市鎮和其他主要發展區。每個屋宇單位均以一個獨有的地址作識別，並詳列街道名稱、大廈名稱、層數和單位號碼。

<sup>1</sup> 「常住居民」包括兩類人士：(一)在統計時點之前的六個月內，在港逗留最少三個月，又或在統計時點之後的六個月內，在港逗留最少三個月的香港永久性居民，不論在統計時點他們是否身在香港；及(二)在統計時點身在香港的香港非永久性居民。

<sup>2</sup> 至於「流動居民」，是指在統計時點之前的六個月內，在港逗留最少一個月但少於三個月，又或在統計時點之後的六個月內，在港逗留最少一個月但少於三個月的香港永久性居民，不論在統計時點他們是否身在香港。

### Survey coverage and sample design

The Thematic Household Survey (THS) covers the land-based non-institutional population of Hong Kong. The following categories of people are excluded :

- (a) inmates of institutions; and
- (b) persons living on board vessels.

This survey covers about 99% of the Hong Kong Resident Population (i.e. including both Usual Residents<sup>1</sup> and Mobile Residents<sup>2</sup>).

2. The THS is based on a sample of quarters selected from all permanent quarters and quarters in segments which are for residential and partially residential purposes in Hong Kong in accordance with a scientifically designed sampling scheme. The sampling units are permanent quarters in built-up areas and segments in non-built-up areas.

3. The THS makes use of the frame of quarters maintained by the Census and Statistics Department as the sampling frame. The frame consists of two parts : (i) Register of Quarters (RQ) and (ii) Register of Segments (RS). The RQ contains computerized records of all addresses of permanent quarters in built-up areas, including urban areas, new towns and other major developed areas. Each unit of quarters is identified by unique address with details such as street name, building name, floor number and flat number.

<sup>1</sup> “Usual Residents” include two categories of people: (1) Hong Kong Permanent Residents who have stayed in Hong Kong for at least three months during the six months before the reference time-point or for at least three months during the six months after the reference time-point, regardless of whether they are in Hong Kong or not at the reference time-point; and (2) Hong Kong Non-permanent Residents who are in Hong Kong at the reference time-point.

<sup>2</sup> As for “Mobile Residents”, they are Hong Kong Permanent Residents who have stayed in Hong Kong for at least one month but less than three months during the six months before the reference time-point or for at least one month but less than three months during the six months after the reference time-point, regardless of whether they are in Hong Kong or not at the reference time-point.

4. 小區檔案庫載有在非建設地區內的小區的紀錄，有關紀錄以相對較永久和可辨認的標記(例如小徑和河流)來劃分。每個小區約有 10 個屋宇單位。由於在非建設地區內的屋宇單位未必有明確的地址，以致未能個別識認，故此以小區作為在非建設地區內的抽樣單位的安排是有必要的。

4. The RS contains records of segments in non-built-up areas which are delineated by relatively permanent and identifiable landmarks such as footpath and river. There are about 10 quarters in each segment. The use of segments as the sampling unit in non-built-up areas is necessary since the quarters in these areas may not have clear addresses and cannot readily be identified individually.

**統計調查問卷**

**Survey questionnaire**

5. 問卷旨在從住戶搜集有關受供養父母的特徵、對改善居所的冀望，以及居所按揭利息款項等資料。

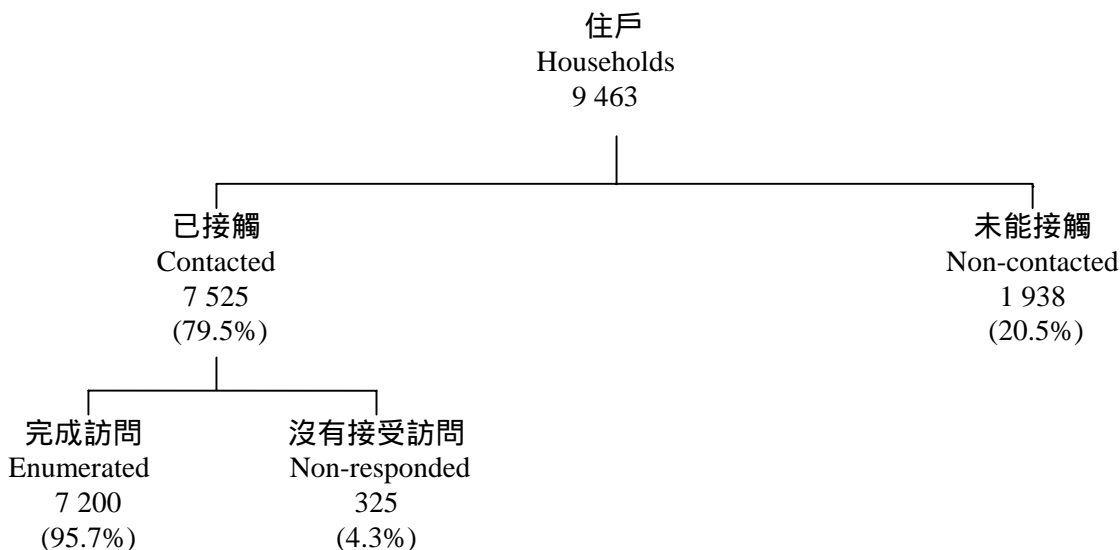
5. The questionnaire is designed to collect information from households on the characteristics of dependent parents, aspiration for improvement in accommodation and home mortgage interest payment.

**訪問結果**

**Enumeration experience**

6. 在有人居住的 9 242 個屋宇單位中，共有 9 463 個住戶。於該 9 463 個住戶中，成功訪問了 7 200 個住戶，整體回應率為 76%。統計調查的訪問結果概列如下：

6. A total of 9 463 households were found in the sample of 9 242 occupied quarters. Among those 9 463 households, 7 200 households had been successfully enumerated, constituting an overall response rate of 76%. The enumeration experience of the survey is summarized below :-



**估計的可靠性**

**Reliability of the estimates**

7. 主題性住戶統計調查的結果受抽樣誤差和非抽樣誤差的影響。本報告書所載的估計是根據一個特定樣本所得的資料編製。以同樣的抽樣方式，可抽選出許多大小相同的可能樣

7. Results of the THS are subject to sampling error and non-sampling error. The estimates contained in this report were based on information obtained from a particular sample,

本，而是項統計調查的樣本為眾多樣本的其中之一。由於每次抽選的樣本都會略有不同，因此不同樣本得出的估計亦互有差異。「抽樣誤差」正是計算這些差異的統計量數，可用以量度從一個特定樣本所得的估計，在估算總體數據方面的精確程度。

8. 由於本報告書所載列的估計有抽樣誤差，寫作零的數字，可能是一個小數值的數字，而並非是零。這些估計須謹慎闡釋。

9. 在比較本報告書所載列各種變數的估計的精確程度時，可採用離中系數。離中系數的計算方法，是將標準誤差除以有關估計，再以百分比表示。標準誤差是根據統計原理所訂的公式計算。一般來說，標準誤差與總體內各元素的變異、樣本規模和樣本設計相關。

10. 本報告書所載列的選定變數的估計的離中系數如下：

which was one of a large number of possible samples that could be selected using the same sample design. By chance, estimates derived from different samples would differ from each other. The 'sampling error' is a measure of these variations and is thus a measure of the precision with which an estimate derived from a particular sample would approximate the population parameter to be measured.

8. It should be noted that since all estimates contained in this report are subject to sampling error, a zero figure may mean a non-zero figure of a small magnitude. These estimates should be interpreted with caution.

9. For comparing the precision of the estimates of various variables contained in this report, the *coefficient of variation* (CV) can be used. CV is obtained by expressing the *standard error* (SE) as a percentage of the estimate to which it refers. In turn, the SE is computed according to a formula which is established on the basis of statistical theory. Generally speaking, the SE is related to the variability of the elements in the population, the size of the sample and the sample design adopted for the survey.

10. The CV of the estimates of the selected variables presented in this report are given below :

變數 <u>Variable</u>	估計 <u>Estimate</u>	離中系數 <u>CV</u> (%)
在過去十二個月內有供養父母的十五歲及以上人士佔所有十五歲及以上人士的百分比 Percentage of persons aged 15 and over who had supported the living of their parents in the past twelve months among all persons aged 15 and over	30.1%	1.1
多數會/可能會在未來十二個月內轉換現時的居所的住戶佔所有住戶的百分比 Percentage of households which would very / quite likely change the current accommodation in the coming twelve months among all households	6.6%	4.4
居住在有按揭或貸款的自置屋宇單位內的住戶佔所有住戶的百分比 Percentage of households residing in owner-occupied quarters with mortgage or loan among all households	25.1%	2.0

## 附錄二：曾出版的主題性住戶統計調查報告書

### Appendix 2 : Previously released Thematic Household Survey Reports

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- 對自己創業的冀望
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- 計劃參加的培訓/再培訓課程
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附錄二：曾出版的主題性住戶統計調查報告書

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